# Core Service User’s Guide

For more information on using our Core service, see our FAQs at [www.studentclearinghouse.org/colleges/coreserv/non_member_faqs.htm](http://www.studentclearinghouse.org/colleges/coreserv/non_member_faqs.htm).

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If you need assistance, email [service@studentclearinghouse.org](mailto:service@studentclearinghouse.org)
Core Service User’s Guide

How Core Service Works

Your school securely transmits files via your Clearinghouse secure FTP account* using data layouts we provide to you. After each successful transmission, we will email you a confirmation receipt.

1. Your school reports students to the Clearinghouse (usually four times each term).
2. Guarantors and lenders report student borrowers to the Clearinghouse (monthly).
3. Each week, the Clearinghouse transmits secure electronic verification of your financial aid students’ enrollment to their lenders and/or guaranty agencies.
4. The Clearinghouse reports your enrollment data to the National Student Loan Data System (NSLDS) via electronic Student Status Confirmation Reports (SSCRs) using the schedule established for your school by the Department of Education.

The Clearinghouse fully complies with the Family Educational Rights and Privacy Act (FERPA), for more see www.studentclearinghouse.org/about/privacy.htm.

*To establish or change your Clearinghouse secure FTP account, visit www.studentclearinghouse.org/ftps/default.htm.

If you need assistance, email service@studentclearinghouse.org
What Happens to Your Enrollment Data?

1. **1st Edit Check:** After the Clearinghouse receives your data, we run it through an initial edit check to identify data formatting irregularities. If your file fails the set-up process, we will contact you to help you correct the formatting issue.

2. **2nd Edit Check:** Your data is run through a second set of edits to check for data reasonability and completeness as well as cross-check current data against past data.

3. **Data Upload:** As soon as all edit checks are successfully completed and any data discrepancies resolved, your records are added to the Clearinghouse secure database.

4. **Confirmation Email:** When your data is loaded to our database, you receive a confirmation email with instructions on how you can view the processing details on our school secure site. (You should retain copies of these confirmation emails as well as the files you’ve sent to the Clearinghouse for audit purposes.)

5. **Enrollment Reporting:** Your data is reported to NSLDS and the lending community.

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**The Importance of Resolving Data Discrepancies**

You will be contacted by a Clearinghouse School Operations analyst if any discrepancies are found during the edit process. Discrepancies MUST be resolved before your enrollment data can be loaded into the Clearinghouse database and reported to NSLDS and the lending community. If a large number of errors are found (typically due to a programming error or system change), we will ask you to send us a corrected enrollment data file.

It is critical that you respond to our error resolution requests in a timely manner because:

- **Enrollment cannot be reported for any of your students until all errors are resolved,** which means your students who are eligible for loan deferments may not receive them in a timely fashion.

- **You risk violating federal compliance reporting regulations.**

To avoid unnecessary delays, make sure you inform us of any changes to your school’s Clearinghouse reporting contacts (see “Your Clearinghouse Contacts” on page 7).

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*If you need assistance, email service@studentclearinghouse.org*
When Is Your Enrollment Data Reported?

Your Clearinghouse Transmission Schedule

You are required to submit a transmission schedule by each July 31st identifying the approximate dates your school will provide enrollment reports to the Clearinghouse for the next 12 months. Once your schedule is created, you can view it online via our school secure site. We recommend you establish an internal automated process to ensure the timely transmission of current enrollment data. For instructions on creating your transmission schedule, go to www.studentclearinghouse.org/colleges/coreserv/tech_schedule.htm

IMPORTANT

Failure to establish or adhere to your transmission schedule can result in late or incorrectly processed SSCRs, deferments, and/or notifications to participating lenders and servicers. Additionally, you risk being cited for failure to comply with federal regulations.

Your NSLDS SSCR Reporting Schedule

As part of our Core service, the Clearinghouse will process all of your NSLDS reporting requests (SSCRs). When we activate your Core service, we synchronize your Clearinghouse transmission and NSLDS SSCR reporting schedules. Typically, NSLDS SSCR rosters are created on the first business day of the month following the month your school is scheduled to provide enrollment data to the Clearinghouse. To learn more, see “How Does My Clearinghouse Transmission Schedule Correlate With My SSCR Schedule?” in our audit FAQs at www.studentclearinghouse.org/audit/faqs.htm.

Weekly Student Loan Community Reporting

All guarantors and most major lenders and servicers participate in the Clearinghouse. Participating student lenders regularly provide us with up-to-date lists of their student loan borrowers. Your enrollment data is compared to the borrower records in our database. Each week, we report enrollment status updates for students appearing on both your enrollment records and the borrower lists to the appropriate guarantors, lenders, and servicers. Our automated electronic process reduces technical delinquencies and defaults, allowing your eligible students to remain in a deferrable status.

Deferment Form Processing

Deferment forms you forward to us are processed within 10 business days (providing we received your enrollment data for the term that applies to the deferment form) using one of two methods:

1. Direct electronic reporting to lenders and guarantors, or

In accordance with federal regulations, we maintain a record of all deferments processed for you, which can be reviewed on our school secure site.

If you need assistance, email service@studentclearinghouse.org
Forwarding Deferment Forms To The Clearinghouse

Forms You Should Forward

- SSCRs from guarantors and student aid servicing organizations
- Lender or servicer deferment request forms
- Lender or servicer EVRs (enrollment verification reports)

IMPORTANT

Please instruct your students NOT to mail deferment forms to the Clearinghouse. This can confuse students as to the proper routing of other school-related forms.

How To Forward Forms

- On the front of all deferment request forms, write the servicer’s name or where the completed forms should be sent (see the back of the deferment form).
- Make sure the student’s name and Social Security number (SSN) are on the form.
- Ask the student to write the term for which he is requesting deferment in pencil on the top of the form.
- Enclose a cover note with your school code and branch.
- Do NOT staple or clip extraneous items (such as envelopes or school-supplied request forms) to the deferment request forms. Relevant attachments, like a copy of a promissory note, are fine.
- Do NOT send deferment request forms via certified mail. Regular mail is fine.
- Each week, mail deferment request forms in one 9x12 flat envelope to:
  
  National Student Clearinghouse
  2300 Dulles Station Boulevard, Suite 300
  Herndon, VA 20171

Forms You Should NOT Forward

All forwarded forms MUST relate to enrollment verifications for eligible financial aid. Other documents should be retained and completed at your school.

- Do NOT send requests for student loan refunds (which can also require enrollment status information).
- Do NOT send lender/guarantor skip tracing requests or similar address inquiries.
- Do NOT send enrollment status requests for the Veterans Administration.
- Do NOT send medical/internship/residency deferment requests.
- Do NOT send status inquiries relating to an attendance period that predates the first enrollment period you provided to the Clearinghouse.

If you need assistance, email service@studentclearinghouse.org
Core Service User’s Guide

The Clearinghouse School Secure Site

As a Core service participant, you can use the Clearinghouse school secure site to:

- Review the names and contact information of the staff at your school who you have designated to handle issue resolution for your various Clearinghouse services
- Control access to your institution’s account on our secure web site
- Review your school’s current enrollment transmission schedule
- Check the status of your latest enrollment transmission
- Submit your schedule of future transmissions
- Review your school’s submission history and rejected student record detail
- Review a list of the NSLDS SSCRs processed by the Clearinghouse
- View a student’s enrollment history (as reported to the Clearinghouse by your school)
- Submit corrections to individual student enrollment records and add new records
- View enrollment data reported to lenders, servicers, and guarantors
- Review the history of NSLDS SSCR reporting for individual students

HOW TO LOG ON TO THE SCHOOL SECURE SITE

- Go to www.studentclearinghouse.org.
- Enter your username and password.
- Click the arrow next to the password box.

You can log on to our school secure site from any page on www.studentclearinghouse.org.

If you can’t remember your user name and/or password, email us at service@studentclearinghouse.org.

If you need assistance, email service@studentclearinghouse.org
**Home Tab Overview**

1. **Announcements**: Service and other updates from the Clearinghouse.

2. **Your Clearinghouse Contacts**: List of people your school provided to the Clearinghouse with their contact information and area(s) of responsibility (see bottom screen shot).

3. **Resource Center**: Links to our secure FTP help and Audit Resource Center.

You should regularly review your list of Clearinghouse contacts. Updates can be emailed to service@studentclearinghouse.org.
User Administration Tab Overview

Your user administrator can use the User Administration Tab to authorize and maintain the Clearinghouse secure site user accounts for your school.

1. **New User Request**: This is where you request web access for school users and designate additional user administrators.

2. **View Existing Contacts**: List of people your school provided to the Clearinghouse with their contact information and area(s) of responsibility (see screen shot on previous page).

3. **Manage Web User Contacts**: Request updates to web user contact information, reset passwords, and activate/deactivate web accounts.

After accepting the terms and conditions, your user administrator enters the user’s contact information and selects the access type(s) for the user. A confirmation page will be displayed after the form is submitted.

The user’s account will be activated within two business days and published on your contact list, subject to Clearinghouse review and approval. Your user administrator can check the status of the request by clicking the “Web User Requests” radio button on the Manage Web User Contacts page (#3 above).

If you need assistance, email service@studentclearinghouse.org
Using the User Administration Tab

Using the User Administration tab, your user administrator can update a user’s information, reset passwords, and change a user’s activation status. From the User Administration tab, select “Manage Web User Contacts” (below) and click “Next” to display your Web users (shown in the screen at the bottom of the page).

1. To submit a request to update the user’s contact information, click his or her user ID.
2. To change a user’s activation status, click either the “Deactivate” or “Activate” link. When a user is deactivated, the entry in the Status column will change to “Inactive.”
3. To change a user’s password, click the “Reset Password” link. A temporary password will be emailed to the user along with instructions for changing it.
4. To view a list of your pending additions/updates under review by the Clearinghouse, click “Web User Requests.”

If you need assistance, email service@studentclearinghouse.org
Student Look-Up Tab Overview

1. **Enter SSN or College Student ID:** This is where you enter the SSN of the student for whom you want to retrieve data. If you report international students, you can select the school and enter the student's college ID.

2. **Enrollment History:** Allows you to view and/or update the enrollment data that you sent to the Clearinghouse for the student.

3. **Degree Information:** Displays the degree record you reported for the student.

4. **Enrollment data reported to lenders, servicers, and guarantors** by the Clearinghouse for the student.

5. **NSLDS SSCR Notification History:** Displays enrollment data reported to NSLDS by the Clearinghouse for the student.

6. **DegreeVerify & EnrollmentVerify Activities:** Displays the third-party degree and enrollment verifications performed by the Clearinghouse for the student.*

7. **Resource Center:** Provides links to our Audit Resource Center and other useful documents.

*Verifications are only performed for schools that participate in our free DegreeVerify and/or EnrollmentVerify services.

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If you need assistance, email service@studentclearinghouse.org
Using the Student Look-Up Tab

On the Student Look-Up tab, you have two options for indicating the student whose record you want to access.

1. **Select “Enter SSN” and enter the student’s Social Security number.**

2. **Select the school and enter the student’s college ID.** This option displays if you report international students. If our system finds an SSN for this student in our database, you will be prompted to select and enter the SSN to continue.

**SSN or College Student ID, which did you choose?**
For any option on the Student Look-Up tab, if you entered an SSN to locate a student record, it will be displayed at the top of all pages of your query.

For the Enrollment History option only, if you entered a College Student ID to locate an international student record, it will be displayed at the top of all pages of your Enrollment History query. (Only the Enrollment History option is available for College Student IDs, all others require an SSN.)

**VIEW ENROLLMENT HISTORY**

- **Select “Enrollment History” and click “Submit” to view the enrollment records you’ve sent us for this student.**

For status code definitions, click the “Status” text link.

If you need assistance, email service@studentclearinghouse.org
UPDATE THE STUDENT’S ENROLLMENT RECORD

- On the “Enrollment History” screen above, click **Update**.

This data table and update option will display, if your school is sending these additional data elements.

*(The College Student ID update option on this radio button will only display if you selected the record using an SSN.)*

If we have an enrollment file in-house for your school, you cannot submit an online update. Updates must be made by contacting the School Operations analyst assigned to your file.

- Select the type of update you want to make. The screen will expand to display the update form.

- Enter the new information in the boxes provided and click “Submit.” (Current data is displayed for reference.)

- The updated information you submitted is displayed. Please print this page for your records.

**IMPORTANT**

Make sure you also enter this information in your Student Information System so that your future transmissions do not overwrite your update.

- Click “Update Another Record” to submit a change to another student’s record.

If you need assistance, email **service@studentclearinghouse.org**
Using the Student Look-Up Tab

ADD A STUDENT ENROLLMENT RECORD

- If we didn't find a record for the SSN or College Student ID you entered, you will be given the option to add the record.

For SSN records:
- Select your school
- Click the “Add Student” button.

For College Student ID records:
- Click the “Add Student” button.

If you need more information, click the “Help” button.

If you need assistance, email service@studentclearinghouse.org
Core Service User’s Guide

Using the Student Look-Up Tab

ADD A STUDENT ENROLLMENT RECORD (cont’d)

- Complete the student record form and then click “Submit.”

If you entered a College Student ID, it will be displayed under #1, Personal Information,” and the College Student ID field will not be displayed under #4, “Optional Information.”

- Note that this school also includes the additional data elements.

- The new record you submitted is displayed. Please print this page for your records.

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**IMPORTANT**

Make sure you also enter this information in your Student Information System so that your future transmissions do not overwrite your update.

- Click “Next Record” to submit another student record.

If you need assistance, email service@studentclearinghouse.org
Using the Student Look-Up Tab

VIEW DEGREE INFORMATION

- Enter the student’s SSN (see p. 9)
- Select “Degree Information” and click “Submit” to view the degree data you’ve sent us for this student.

If you need assistance, email service@studentclearinghouse.org
Using the Student Look-Up Tab

VIEW STUDENT ENROLLMENT NOTIFICATION HISTORY

- Enter the student’s SSN (see p. 9)
- Select “Enrollment Data Reported to Lenders, Servicers, and Guarantors” and click “Submit.”

A log of the enrollment data reported to this student’s lenders, servicers, and guarantors is displayed (including the transmission date).

- Select “NSLDS SSCR Notification History” and click “Submit.”

A log of the enrollment data reported to the NSLDS for this student is displayed (including the transmission date).

If you need assistance, email service@studentclearinghouse.org
Using the Student Look-Up Tab

**VIEW ENROLLMENT & DEGREE VERIFICATIONS**

- Enter the student’s SSN (see p. 9)
- Select “DegreeVerify & EnrollmentVerify Activities” and click “Submit” to view a history of all the degree and enrollment verifications performed by the Clearinghouse for the student.

### Information the Clearinghouse Reported Out

- Enrollment Data Reported to Lenders, Servicers, and Guarantors
- NSLDS SSCR Notification History
- DegreeVerify and EnrollmentVerify Activities

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**Query Type:** Query Verifications by SSN

**SSN:** 123-45-8789

<table>
<thead>
<tr>
<th>Date Noticed</th>
<th>Date Requested</th>
<th>Verification Status</th>
<th>Award Date</th>
<th>Student Name (provided by requestor)</th>
<th>Requestor</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/20/2005</td>
<td>06/10/2005</td>
<td>Confirmed</td>
<td></td>
<td>DOE JANE</td>
<td>EMPLOYER ABC, INC.</td>
</tr>
</tbody>
</table>

**Degree Verifications**

<table>
<thead>
<tr>
<th>Date Noticed</th>
<th>Verification Status</th>
<th>Student Name (provided by requestor)</th>
<th>Requestor</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/29/2005</td>
<td>Confirmed</td>
<td>DOE JANE</td>
<td>HEALTH INSURER ABC</td>
</tr>
</tbody>
</table>

**Enrollment Verifications**

<table>
<thead>
<tr>
<th>Date Noticed</th>
<th>Verification Status</th>
<th>Student Name (provided by requestor)</th>
<th>Requestor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Currently Enrolled</td>
<td>DOE JANE</td>
<td>HEALTH INSURER ABC</td>
</tr>
</tbody>
</table>

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*Verifications are only performed for schools that participate in our free DegreeVerify and/or EnrollmentVerify services.*

If you need assistance, email service@studentclearinghouse.org
Core Service User’s Guide

Core Service Tab Overview

1. **Select Your School:** If you are responsible for multiple branches, you can select the branch for which you want to view data here.

2. **Schedule of Future Transmissions to the Clearinghouse:** Displays the schedule of when you plan to submit transmissions to the Clearinghouse.

3. **History of Transmissions Processed by the Clearinghouse:** Displays a log of your past transmissions, including the processing detail.

4. **History of NSLDS SSCRs Processed by the Clearinghouse:** Displays the processing history of your electronic SSCRs.

5. **History of Advanced Registration Transmissions Processed by the Clearinghouse:** Displays your advanced registration processing history.

6. **Transmission Schedule Form:** Links to an online form you can use to submit your school’s transmission schedule (instructions are in the Resource Center, see #6).

7. **Resource Center:** Has links to our Audit Resource Center, secure FTP help, and transmission schedule instructions, including a faxable version of the form.

REMINDER: Don’t forget to submit your Transmission Schedule. If you haven’t sent us your “Planned Schedule of Transmissions” for the upcoming academic year, please submit it as soon as possible. The Clearinghouse forwards this information to NSLDS for the synchronization of your SSCRs for compliance reporting. You can submit your schedule via our online form or fax your schedule to us at 703-742-7792. If you have questions or need assistance, email us at service@studentclearinghouse.org.

⚠️ Please click HERE to find any pending school submissions ⚠️

If you need assistance, email service@studentclearinghouse.org
Using the Core Tab

**VIEW OR SUBMIT YOUR TRANSMISSION SCHEDULE**

- Select “Schedule of Future Transmissions” and click “Submit” to see your current schedule.

Your transmission schedule shows what types of files your school plans to transmit and when you plan to transmit them as well as each transmission’s status.

<table>
<thead>
<tr>
<th>Term Begin Date</th>
<th>Term End Date</th>
<th>Transmission Type</th>
<th>Scheduled Transmission Date</th>
<th>Received Date</th>
<th>Transmission Status</th>
<th>Assigned Analyst</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/04/2007</td>
<td>08/10/2007</td>
<td>Summer-First</td>
<td>06/22/2007</td>
<td>06/25/2007</td>
<td>Processed</td>
<td>gleason</td>
</tr>
<tr>
<td>06/04/2007</td>
<td>08/10/2007</td>
<td>Summer-Subsequent</td>
<td>08/17/2007</td>
<td></td>
<td>Not Yet Received</td>
<td>assign</td>
</tr>
</tbody>
</table>

- To submit your schedule via the Web, click the “transmission schedule online” text link. Complete the form, then click “Submit” (located below the form).

Instructions for completing the transmission schedule form are in the Resource Center on the Core tab.

You should submit an annual schedule by July 1st each year.

If you need assistance, email service@studentclearinghouse.org
Using the Core Tab

**VIEW YOUR TRANSMISSION HISTORY**

- Select “History of Transmissions Processed” and click “Submit” to view a log of the transmissions you have sent the Clearinghouse.

It is critical that you review any data you sent that was rejected. These enrollment records will not be reported to the Dept. of Education. Resolving errors 251 and 253 is critical.

On the “Detail” screen, click the “Reject Detail” button to see which student records, if any, were rejected. (A link to a description of all the error codes is available below the table.)

If you need assistance, email service@studentclearinghouse.org
Using the Core Tab

View Your SSCR Processing History

- Select “History of NSLDS SSCRs Processed” and click “Submit” to view a log of the electronic SSCRs that we have sent to NSLDS on your behalf.

To learn more, see “Your NSLDS SSCR Reporting Schedule” on page 4.

<table>
<thead>
<tr>
<th>School Code</th>
<th>Branch</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>001234</td>
<td>00</td>
<td>HOMETOWN UNIVERSITY</td>
</tr>
</tbody>
</table>

Only data up to two years old is displayed. To access information more than two years old, contact service@studentclearinghouse.org.

If you need assistance, email service@studentclearinghouse.org
Using the Core Tab

VIEW YOUR ADVANCED REGISTRATION PROCESSING HISTORY

- Select “History of Advanced Registration Transmissions Processed by the Clearinghouse” to view a log of the advanced registrations you have sent the Clearinghouse.

Click “Detail” to view the transmission’s processing detail.

On the “Detail” screen, click the “Reject Detail” button to see which student records, if any, were rejected. (A link to a description of all the error codes is available below the table.)

Only data up to two years old is displayed. To access information more than two years old, contact service@studentclearinghouse.org.

REMINDER: Submit your Transmission Schedule!

If you haven’t sent us your “Planned Schedule of Transmissions” for the upcoming academic year, please submit it as soon as possible. The Clearinghouse forwards this information to NSLDS for the synchronization of your SSCRs for compliance reporting. You can submit your schedule via our online form or fax your schedule to us at 703-742-7792.

If you need assistance, email service@studentclearinghouse.org
Responding To Questions

From Auditors
Periodically, schools are required to provide documentation to auditors that SSCRs have been completed and changes to student enrollment status reported in accordance with Department of Education regulations. You can document your compliance in the following ways:

- Download our annual compliance report at www.studentclearinghouse.org/audit/audit.htm.
- Follow our audit checklist at www.studentclearinghouse.org/audit/checklist.htm, which includes instructions on how to use our school secure site to obtain information for auditors (e.g., when enrollment reports were sent to NSLDS and the lending community for a particular student or when your NSLDS SSCRs were processed).
- Review our audit FAQs at www.studentclearinghouse.org/audit/faqs.htm.
- Retain copies of the email confirmations sent to you by the Clearinghouse after we receive each of your enrollment and/or degree file transmissions.
- Maintain a copy of the student data that you send to the Clearinghouse, which can be compared to the student names on the auditor's list.

From Students
Generally, students ask questions because they have been contacted by their lender or loan servicer regarding the repayment of their loan. In this situation, you should instruct the student to call his servicer directly to check the status of his loan. A list of participating lenders and servicers and their phone numbers is available at www.studentclearinghouse.org/gls/lenders_servicers.htm.

Often the servicer has recently processed the deferment and no action is necessary. Some schools develop a handout for students specifically tailored to their institution (see the sample on the next page).

If you need assistance, email service@studentclearinghouse.org
Hometown University participates in the National Student Clearinghouse, located in Herndon, Virginia. Several times each academic term, the university submits a report of students’ enrollment status to the Clearinghouse which, in turn, supplies verification of enrollment to lending agencies.

Most lenders and loan servicing organizations participate in the Clearinghouse also participate in our paperless deferment process. With this process, no paper forms need to be completed by either students or schools – the student simply calls his or her servicer to request a deferment. The servicer then posts a deferment to the student’s account after the student’s verbal order is matched against the Clearinghouse electronic data verifying in-school status. A list of participating student lenders is available at www.studentclearinghouse.org/gls/lenders_servicers.htm.

If your lender needs a deferment form processed, bring it to our registrar’s office. We forward all deferment forms to the Clearinghouse. They will confirm your enrollment has been sent to your lender. Hometown University does not provide this information directly to lending agencies. If you registered late or had an exception processed to your term registration, this information may not be reported until our next Clearinghouse submission.

If you receive a collection letter from a servicer, you should:

• Call your lending agency to see if they received a deferment form from the Clearinghouse after they sent you the collection letter.

• If after calling your servicer it still appears that your deferment was not processed, call the Clearinghouse at 703-742-4200. A Clearinghouse representative can verify the date they received the deferment form, when the deferment was certified, when your enrollment status was certified, and to which lenders and guarantors your deferrable status was reported.

• If an emergency exists (e.g., you are being threatened with default), the Clearinghouse can intervene on your behalf by faxing another enrollment certification to your servicer. Further, it will work with your servicer to ensure that the form is processed on a high-priority basis.

If you need assistance, email service@studentclearinghouse.org