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STUDENT FINANCIAL AID

**TO:** Participating Schools and Lenders  
**FROM:** Patricia W. Scott, Director  
**DATE:** September 19, 2000  
**SUBJECT:** Educational Loan Notes

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**INTRODUCTION OF ELM RESOURCE'S "E-BOX"**

ELM Resources has announced a free, new service called "E-Box." E-Box is an electronic mail box that simplifies communications between schools, guarantors, lenders, and other service providers by using ELM's centralized student loan system.

With E-Box, schools no longer need to send separate CommonLine<sup>SM</sup> data files for every lender or guarantor. All data is sent in a single file. E-Box separates the records by destination, provides immediate confirmation of the number of records received and forwarded, and monitors mailboxes to confirm delivery. Maintenance of addresses and encryption keys is done automatically, and data can be sent to any student loan provider the school chooses.

E-Box offers a number of advantages over older file transmission vehicles. Mailbox management eliminates lost files and data, and ensures that recipients pick up their data. Any size file is accepted, and there is no need to separate by destination. E-Box provides schools with a cushion against future changes in CommonLine layouts because files can be "mapped" from one format to another. Importantly, E-Box allows schools to utilize one data channel to exchange data files with all guarantee agencies and all Federal Family Education Loan Program (FFELP) lenders. FFELP providers can elect to have data files either "pulled" or "pushed" to their data systems.

Using E-Box requires no special software. In fact, schools only need an Internet connection and the ability to send and receive CommonLine files (version 3 or higher). Files can be transmitted via the Internet (ELM Web site, POP3, or FTP), or through a dial-up connection. ELM will support encrypted or non-encrypted transmissions.

Schools do not need to be ELM participants to use E-Box. To establish an E-Box profile, schools should contact ELM Resources by calling 562-495-6567, or via e-mail at [elminfo@elmresources.com](mailto:elminfo@elmresources.com).



*The mission of the Michigan Guaranty Agency is to provide Michigan residents with optimum access to postsecondary educational opportunities through low-interest, long-term educational loans.*

