

Room 4640, ROB-3, Washington, DC 20202-5258. See the Appendix at the end of this system notice for additional system managers.

NOTIFICATION PROCEDURE:

If you wish to determine whether a record exists regarding you in the system of records, provide the system manager with your name, date of birth and Social Security number. Requests must meet the requirements of the regulations at 34 CFR 5b.5.

RECORD ACCESS PROCEDURES:

If you wish to gain access to a record in this system, contact the system manager and provide information as described in the notification procedure. Requests by an individual for access to a record must meet the requirements of the regulations at 34 CFR 5b.5.

CONTESTING RECORD PROCEDURES:

If you wish to change the content of a record in the system of records, contact the system manager with the information described in the notification procedure, identify the specific items to be changed, and provide a written justification for the change. Requests to amend a record must meet the requirements of the regulations at 34 CFR 5b.7.

RECORD SOURCE CATEGORIES:

Information is obtained from reports from borrowers and their families, lenders, schools, examining or treating physicians, employers, credit agencies, Federal and State governmental agencies, and State or private nonprofit guaranty agencies. However, lenders and guaranty agencies are not a source of information for participants in the Federal Direct Student Loan Program, since the Department maintains individual records of borrowers for this program.

SYSTEM EXEMPTED FROM CERTAIN PROVISIONS OF THE ACT:

None.

Appendix to 18-11-07

Additional System Managers and System Locations

Raytheon/E-Systems, 6201 I-30, Greenville, TX 75402. Assistant Regional Administrator, U.S. Department of Education, Region IV, Division of Claims and Collections, Office of Student Financial Assistance, 61 Forsyth Street, SW., Rm. 19T89, Atlanta, GA 30303.
Assistant Regional Administrator, U.S. Department of Education, Region V, Division of Claims and Collections, Office of Student Financial Assistance, 111 North Canal Street, Suite 1009, Chicago, Illinois 60605.
Assistant Regional Administrator, U.S. Department of Education, Region IX, Division of Claims and Collections, Office

of Student Financial Assistance, 50 United Nations Plaza, Room 250, San Francisco, California 94102.

18-11-08

SYSTEM NAME:

Student Account Manager System.

SECURITY CLASSIFICATION:

None.

SYSTEM LOCATION(S):

Program Systems Service, Office of Student Financial Assistance Programs, U.S. Department of Education, Seventh and D Streets, SW., Room 4640, ROB-3, Washington, DC 20202. National Computer Systems, 2510 North Dodge Street, Iowa City, Iowa 52240.

Total Systems Services, Inc, 6101 Stone Mill Drive, Columbus, GA; Golden Retriever System, 8 N. Roosevelt Avenue, Chandler, AZ 85221.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

The Student Account Manager System contains student financial assistance records about students and/or borrowers both who have applied for loans under any Title IV Federal loan program and students who have applied for grants under any Title IV Federal grant program.

CATEGORIES OF RECORDS IN THE SYSTEM:

The Student Account Manager System contains records relating to a student and/or borrower's originated awards and disbursements of Title IV financial assistance. The system contains three data element types as outlined below: demographic information, such as student and/or borrower name, mailing and permanent address, e-mail address, current and original Social Security number, phone number, date of birth, student account number; loan and grant funding and award information, including the Title IV code for the school(s) for which students and/or borrowers have requested determinations of Federal financial assistance eligibility, the origination date and I.D., the funding source I.D., loan holder, credit limit or award amount; loan and grant transaction information, including the transaction date, posting date, disbursement amount, acceptance/rejection field, batch number.

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

Higher Education Act of 1965, Title IV-A through IV-H, as amended, (20 U.S.C. 1092b).

PURPOSE(S):

This system of records is provided for the purposes of:

(1) Giving students a single point of contact for information, statements, and

customer service concerning their Federal student financial assistance (loans and grants) from various programs and sources;

(2) Providing eligible institutions of higher education with a standardized method for the receipt of Title IV student financial assistance; and

(3) Creating summary reports for Federal loan and grant funding sources and program offices for loans and grants delivered through the Student Account Manager.

ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND THE PURPOSES OF SUCH USES:

The Department of Education (Department) may disclose information contained in a record in this system of records under the routine uses listed in this system of records without the consent of the individual if the disclosure is compatible with the purposes for which the record was collected. These disclosures may be made on a case-by-case basis or, if the Department has complied with the computer matching requirements of the Act, under a computer matching agreement.

(1) *Program purposes.* Records may be disclosed for the following program purposes:

(a) To report disbursement activity, disclosures may be made to appropriate guaranty agencies, educational and financial institutions, and Federal agencies.

(b) To deliver Federal student assistance funds to the educational institution at which the student is enrolled, disclosures may be made to that educational institution.

(2) *Disclosure for Use by Other Law Enforcement Agencies.* The Department may disclose information to any Federal, State, local, or foreign agency or other public authority responsible for enforcing, investigating, or prosecuting violations of administrative, civil, or criminal law or regulation if that information is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility within the receiving entity's jurisdiction.

(3) *Enforcement disclosures.* In the event that information in this system of records indicates, either on its face or in connection with other information, a violation or potential violation of any applicable statute, regulation, or order of a competent authority, the Department may disclose the relevant records to the appropriate agency, whether foreign, Federal, State, Tribal, or local, charged with the responsibility of investigating

or prosecuting that violation or charged with enforcing or implementing the statute, or executive order, rule, regulation, or order issued pursuant thereto.

(4) *Litigation disclosure and Alternative Dispute Resolution (ADR) Disclosures.*

(a) *Introduction.* In the event that one of the parties listed below is involved in litigation or ADR, or has an interest in litigation or ADR, the Department may disclose certain records to the parties described in paragraphs (b), (c), and (d) of this routine use under the conditions specified in those paragraphs:

- (i) The Department of Education, or any component of the Department; or
- (ii) Any Department employee in his or her official capacity; or
- (iii) Any Department employee in his or her individual capacity if the Department of Justice (DOJ) has agreed to provide or arrange for representation for the employee; or
- (iv) Any Department employee in his or her individual capacity where the agency has agreed to represent the employee; or
- (v) The United States where the Department determines that the litigation is likely to affect the Department or any of its components.

(b) *Disclosure to the DOJ.* If the Department determines that disclosure of certain records to the DOJ is relevant and necessary to litigation or ADR, the Department may disclose those records as a routine use to the DOJ

(c) *Administrative disclosures.* If the Department determines that disclosure of certain records to an adjudicative body before which the Department is authorized to appear, an individual or entity designated by the Department or otherwise empowered to resolve or mediate disputes is relevant and necessary to the administrative litigation, the Department may disclose those records as a routine use to the adjudicative body, individual, or entity.

(d) *Parties, counsels, representatives and witnesses.* If the Department determines that disclosure of certain records to a party, counsel, representative or witness in an administrative proceeding is relevant and necessary to the litigation, the Department may disclose those records as a routine use to the party, counsel, representative or witness.

(5) *Employment, Benefit, and Contracting Disclosure.*

(a) *For Decisions by the Department.* The Department may disclose a record to a Federal, State, or local agency maintaining civil, criminal, or other relevant enforcement or other pertinent records, or to another public authority

or professional organization, if necessary to obtain information relevant to a Department decision concerning the hiring or retention of an employee or other personnel action, the issuance of a security clearance, the letting of a contract, or the issuance of a license, grant, or other benefit.

(b) *For Decisions by Other Public Agencies and Professional Organizations.* The Department may disclose a record to a Federal, State, local, or foreign agency or other public authority or professional organization, in connection with the hiring or retention of an employee or other personnel action, the issuance of a security clearance, the reporting of an investigation of an employee, the letting of a contract, or the issuance of a license, grant, or other benefit, to the extent that the record is relevant and necessary to the receiving entity's decision on the matter.

(6) *Employee Grievance, Complaint, or Conduct Disclosure.* The Department may disclose a record in this system of records to another agency of the Federal Government if the record is relevant to one of the following proceedings regarding a present or former employee of the Department: Complaint, grievance, discipline or competence determination proceedings. The disclosure may only be made during the course of the proceeding.

(7) *Labor Organization Disclosure.* A component of the Department may disclose records to a labor organization if a contract between the component and a labor organization recognized under Title V of the United States Code, Chapter 71, provides that the Department will disclose personal records relevant to the organization's mission. The disclosures will be made only as authorized by law.

(8) *Freedom of Information Act (FOIA) Advice Disclosure.* The Department may disclose records to the Department of Justice and the Office of Management and Budget if the Department concludes that disclosure is desirable or necessary in determining whether particular records are required to be disclosed under the FOIA.

(9) *Disclosure to the Department of Justice (DOJ).* The Department may disclose records to the DOJ to the extent necessary for obtaining DOJ advice on any matter relevant to an audit, inspection, or other inquiry related to the programs covered by this system.

(10) *Contract Disclosure.* If the Department contracts with an entity for the purposes of performing any function that requires disclosure of records in this system to employees of the contractor, the Department may disclose

the records to those employees. Before entering into such a contract, the Department shall require the contractor to maintain Privacy Act safeguards as required under 5 U.S.C. 552a(m) with respect to the records in the system.

(11) *Research Disclosure.* The Department may disclose records to a researcher if an appropriate official of the Department determines that the individual or organization to which the disclosure would be made is qualified to carry out specific research related to functions or purposes of this system of records. The official may disclose records from this system of records to that researcher solely for the purpose of carrying out that research related to the functions or purposes of this system of records. The researcher shall be required to maintain Privacy Act safeguards with respect to the disclosed records.

(12) *Congressional member disclosure.* The Department may disclose information to a member of congress from the record of an individual in response to an inquiry from the member made at the written request of that individual. The Member's right to the information is no greater than the right of the individual who requested it.

(13) *Disclosure to the Office of Management and Budget (OMB) for Credit Reform Act (CRA) Support.* The Department may disclose records to OMB as necessary to fulfill CRA requirements.

DISCLOSURE TO CONSUMER REPORTING AGENCIES:

Disclosures pursuant to 5 U.S.C. 552a(b)(12): The Department may disclose to a consumer reporting agency information regarding a claim by the Department which is determined to be valid and overdue as follows: (1) The name, address, taxpayer identification number and other information necessary to establish the identity of the individual responsible for the claim; (2) the amount, status, and history of the claim; and (3) the program under which the claim arose. The Department may disclose the information specified in this paragraph under 5 U.S.C. 552a(b)(12) and the procedures contained in 31 U.S.C. 3711(e). A consumer reporting agency to which these disclosures may be made is defined at 31 U.S.C. 3701(a)(3).

POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING, AND DISCLOSING OF RECORDS IN THE SYSTEM:

STORAGE:

The records at the National Computer Systems (NCS) are maintained on the

mainframe at the NCS data center in Iowa City, IA and archived onto magnetic tape. Total System records are maintained on a mainframe database in Columbus, GA and backed up onto magnetic tapes. Golden Retriever System records are maintained on a sequel server database in Chandler, AZ and backed up onto CD-ROM.

RETRIEVABILITY:

Each student and/or borrower's file is indexed by social security number and the first two characters of their last name.

SAFEGUARDS:

All users of this system are given a unique user ID with a personal identifier. Student and parent users are assigned an Electronic Access Code (EAC) through the Federal Student Aid Application Files Privacy Act system of records number 18-11-01 by which they can access their accounts. All physical access to the Department's site, and the sites of Department contractors where this system of records is maintained, is controlled and monitored by security personnel who check each individual entering the building for his or her employee or visitor badge.

The computer system employed by the Department offers a high degree of resistance to tampering and circumvention. This security system limits data access to the Department, agents of the Department (including schools and funding sources), and contract staff on a "need-to-know" basis, and controls individual users' ability to access and alter records within the system. All users of this system of records are given a unique user ID with passwords.

RETENTION AND DISPOSAL:

Federal Loan Records: The Department will retain and dispose of loan records in accordance with the Department's Records Disposition Schedules (ED/RDS), Part 10, Item 16. Individual records (applications, certifications, disbursements, correspondence, and related records) for Federal loans may be destroyed three years after cancellation, forgiveness or final repayment of the Loan (ED/RDS, Part 10, Item 16). Electronic Federal loan records will be kept online and easily available for 24 months after reconciliation with the funding source, then retained in accordance with ED/RDS, Part 10, Item 16.

Federal Pell Grant Records: The Department will retain and dispose of Pell Grant records in accordance with ED/RDS, Part 10, Item 17. Records of Federal Pell Grant recipients

(applications, payment, correspondence, and related records) will be transferred to a Federal Records Center after final payment to grantee. Individual Pell Grant records may be destroyed 15 years after final payment to grantee (ED/RDS, Part 10, Item 17). Individual records for unapproved Federal Pell Grant applications will be transferred to a Federal Records Center 120 days after a rejection or withdrawal, and may be destroyed three years after date of rejection or withdrawal (ED/RDS, Part 10, Item 17(d)). Electronic Federal Pell Grant records will be kept online and easily available for 24 months after reconciliation with the funding source, then retained in accordance with ED/RDS, Part 10, Item 17.

SYSTEM MANAGER(S) AND ADDRESS:

Service Director, Program Systems Service, Office of Student Financial Assistance Programs, U.S. Department of Education, 400 Maryland Avenue, SW., ROB-3, Room 4640, Washington, DC 20202.

NOTIFICATION PROCEDURE:

If an individual wishes to determine whether a record exists regarding him or her in this system of records, the individual may gain access to the system via the Internet or by contacting the system administrator through the Student Account Manager's customer service e-mail address or toll-free telephone number. (To obtain access to records by telephone, the student must first authorize telephone access through the Student Account Manager's website using his or her Electronic Access Code.) The student must provide the system manager with his or her name, date of birth, Social Security number, and Electronic Access Code (EAC). Requests for notification about an individual must meet the requirements of the regulations at 34 CFR 5b.5, including proof of identity. Individuals may also present their requests in person at any of the locations identified for this system of records or address their requests to the system manager at the following address: Program Systems Service, Office of Student Financial Assistance Programs, U.S. Department of Education, 400 Maryland Avenue, SW., ROB-3, Room 4640, Washington, DC 20202.

RECORD ACCESS PROCEDURES:

If an individual wishes to gain access to a record in this system, he or she may do so via the Internet, by calling the toll free customer service phone number using a touch-tone telephone, or by contacting the system manager through the Student Account Manager's

customer service e-mail address or toll-free telephone number. (To obtain access to records by telephone, the student must first authorize telephone access through the Student Account Manager's website using his or her Electronic Access Code.)

CONTESTING RECORD PROCEDURES:

If an individual wishes to change the contents of a record in the system of records, he or she may challenge a transaction by contacting the system manager by telephone or sending written notice to the Student Account Manager's customer assistance area and providing the information described in the notification procedure, identifying the specific item(s) to be changed, and providing a written justification for the change, including any supporting documentation.

RECORD SOURCE CATEGORIES:

Information is obtained from schools, lenders, guaranty agencies, students, borrowers, the Title IV Program Files (Privacy Act system of records number 18-11-05), the Federal Student Aid Application Files Privacy Act system of records number 18-11-001), the Direct Loan Origination Center, and the Recipient Funds Management System (RFMS).

SYSTEM EXEMPTED FROM CERTAIN PROVISIONS OF THE ACT:

None.

18-11-09

SYSTEM NAME:

Postsecondary Education Participants System (PEPS).

SECURITY CLASSIFICATION:

None.

SYSTEM LOCATION:

Computer Sciences Corporation, 71 Deerfield Lane, Meriden, CT 06450.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

The PEPS contains records about owners (individuals, either solely or as partners, and corporate entities), officials, and authorized agents of postsecondary institutions; members of boards of directors or trustees of such institutions; employees of foreign entities that evaluate the quality of education; third-party servicers, including contact persons.

CATEGORIES OF RECORDS IN THE SYSTEM:

The PEPS contains information regarding the eligibility, administrative capability, and financial responsibility of postsecondary schools that participate in the student financial aid