

## National Student Clearinghouse®

**Website:** [www.studentclearinghouse.org](http://www.studentclearinghouse.org) • **Research Center:** [www.nscresearchcenter.org](http://www.nscresearchcenter.org)

**Student Module:** [www.mystudentcenter.org](http://www.mystudentcenter.org) • **Loan Module:** [www.meteor.network.org](http://www.meteor.network.org)

The National Student Clearinghouse is a 501(c)(6) nonprofit organization that stores and transmits data on behalf of education institutions to improve administrative efficiency and enhance service for their constituents.

Originally called the National Student Loan Clearinghouse, the organization was founded to simplify student loan reporting for institutions, students, guarantors, lenders, and servicers. At that time, the student loan industry was going through a process of standardization, and faced with competition from the Federal Direct Loan Program, industry representatives sought to create efficiencies and streamline their processes.<sup>1</sup> The Clearinghouse centralized and automated the reporting process, becoming a single point-of-contact for the collection and timely exchange of accurate enrollment records that it reported, on behalf of its participating colleges, to the National Student Loan Data System (NSLDS), loan guarantors, servicers, and lenders. The process developed and used by the Clearinghouse to report borrowers' enrollment status ensures appropriate loan servicing, including timely deferment or transition to repayment.

As time went on, the Clearinghouse began to offer additional services to institutions. To signal this shift in mission, the organization dropped "loan" from its name in 2000, becoming the National Student Clearinghouse. It now offers several services that seek to improve administrative efficiency at institutions, especially in financial aid reporting, transcript and enrollment services, and student loan portfolio management. For example, students can access their enrollment history and print enrollment certificates if their institution participates in Student Self-Service<sup>SM</sup>, and loan information can be viewed via Meteor<sup>®</sup>. The Clearinghouse also allows institutions to upload data to many optional fields and collects data from other entities on student completion of third-party credentials.

Privacy is a central tenant of the Clearinghouse. The organization takes several measures to protect students' educational data and facilitate compliance with the Family Educational Rights and Privacy Act (FERPA), The Higher Education Act, and other applicable laws. Students can opt out of Clearinghouse reporting if they express their preference to the institution(s) in which they enroll. Additionally, institutional data are protected by the Clearinghouse and are not released without the consent of the institution.

While Clearinghouse data are not publicly available at the institution level, entities such as colleges and universities, states, employers, and secondary schools can enter into contracts to query data related to their students via the Clearinghouse's StudentTracker<sup>SM</sup> service. Also, the 501(c)(3) designated National Student Clearinghouse<sup>®</sup> Research Center<sup>TM</sup> publishes aggregate statistics based on analysis of Clearinghouse data on student enrollment and outcomes.

OVERVIEW	
<b>Collection Frequency</b>	Continuous
<b>Years Included</b>	1993-Present
<b>Participation</b>	Voluntary; most accredited public and private institutions
<b>Coverage<sup>3</sup></b>	<ul style="list-style-type: none"> <li>» 197+ million students</li> <li>» 98% of students currently enrolled in public and private Title IV degree-granting institutions</li> <li>» Over 3,600 institutions of higher education and 8,800 high schools</li> <li>» All guarantors, and most lenders and servicers</li> <li>» All 50 states</li> </ul>
<b>Uses</b>	<ul style="list-style-type: none"> <li>» Conduct institutional business operations</li> <li>» Inform institutional practice</li> <li>» Perform online education verifications</li> <li>» Federal data reporting</li> <li>» Research reports</li> <li>» Enhance State Longitudinal Data Systems (SLDS)</li> <li>» Benchmarking and program evaluation</li> </ul>
<b>Governance</b>	<ul style="list-style-type: none"> <li>» Clearinghouse Board of Directors</li> <li>» Clearinghouse Research Center Board of Directors</li> <li>» Clearinghouse Advisory Committee (CAC)</li> <li>» Data Access Advisory Committee (DAAC)</li> </ul>

<sup>1</sup> Guide to Student Loan Issues, USA Funds. Retrieved from <http://www.yumpu.com/en/document/view/7653209/guide-to-student-loan-issues-usa-funds>.

<sup>2</sup> National Student Clearinghouse. "More than just data..." Retrieved from <http://www.studentclearinghouse.org/about/files/NSCFactsheet-2014-Ext.pdf>.

<sup>3</sup> National Student Clearinghouse (2014). "StudentTracker." Retrieved from <http://www.studentclearinghouse.org/colleges/studenttracker/>.

## NATIONAL STUDENT CLEARINGHOUSE USES BY CONSTITUENCY



### Colleges and universities can...

- » Report and track student enrollment across U.S. institutions
- » Flag degree recipients
- » Inform data reporting to the federal government (e.g., NSLDS and Gainful Employment)
- » Assist with Federal Student Aid compliance audits
- » Perform secure electronic exchanges of transcripts with select partners
- » Analyze transfer, persistence, and completion trends of their students<sup>2</sup>



### Students can...

- » Verify their enrollment
- » Verify their receipt of a degree or certificate
- » Order and send copies of their transcripts
- » Track their student loans via the Meteor Network
- » Query the Clearinghouse to see their own data



### Lenders, guarantors, and servicers can...

- » Verify student enrollment for loan collection purposes
- » Identify students who are eligible for loan repayment, deferment through transfer or a return to school, and deferment extension
- » Check borrowers' enrollment histories



### Employers can...

- » Verify degree and/or professional certification completion
- » Confirm current enrollment



### Secondary schools can...

- » Track and analyze the postsecondary enrollment and completion of former students
- » Deliver transcripts electronically to postsecondary institutions



### States can...

- » Access data to inform policy on education pipelines and assess state grant program performance
- » Use Clearinghouse data to enhance state longitudinal data systems
- » Utilize the Clearinghouse's scalable infrastructure and processes to host and maintain SLDS



### Researchers and third-party outreach organizations can...

- » Obtain de-identified data to perform research and analysis
- » Get quick turnaround analyses on enrollment and completion data to inform advising, and to develop and evaluate programs

## Timeline

1993

- » The **National Student Clearinghouse** (originally called the National Student Loan Clearinghouse) is created to improve student loan reporting for all administrative entities

1998

- » All **student loan guarantors** participate in the Clearinghouse

1999

- » The Clearinghouse launches its **educational research service**, StudentTracker<sup>SM</sup>

2000

- » The Clearinghouse drops "loan" from its name, officially becoming the National Student Clearinghouse and **expands its services** to include online education verification

2004

- » **StudentTracker** for High Schools and Transcript Ordering<sup>SM</sup> service is launched

2010

- » The National Student Clearinghouse **Research Center** is created

## Data Measures in the National Student Clearinghouse

This is a summary of the measures included in the Clearinghouse's data collection (indicated by a check mark). Text after a measure gives more specific information about the level of detail collected.

### ACCESS

Enrollment

### PRICE

Tuition/Price\*\*

Grant aid

Debt: **Federal, private\***

### PROGRESS

Persistence

Remedial course completion\*\*

Gateway course completion\*\*

Course completion\*\*

Credit accumulation\*\*

Transfer-out

Still enrolled beyond graduation timeframe

### COMPLETION

Graduation rates

Time to degree

Credits to degree

Credentials conferred

### OUTCOMES

Employment rate

Earnings/wages

Repayment measures

Learning outcomes

Continuing education outcomes:  
**Licensure/certification completion**

### OTHER

Contextual information about state and/or service area

Institution and/or program details

Course information\*\*

Academic and student support services

Student experience, engagement, satisfaction, and/or behavior

Faculty demographics, courseloads, and/or student ratios

## Student Characteristics

This list denotes which student characteristics this data collection uses to disaggregate data measures. Note that not all measures are disaggregated by all characteristics listed here.

Enrollment status: **First-time, transfer**

Attendance pattern: **Full-time, three-quarter time, half-time, less than half-time, leave of absence, withdrawn, graduated, deceased**

Degree/certificate-seeking status: **Credential level\*\***

Income: **Pell receipt\*\***

Race/ethnicity\*

Gender\*

Age

Program of study: **6-digit CIP code**

Military status\*\*

Level of academic preparation: **High school GPA, remedial course enrollment\***

\* Denotes optional data elements that institutions can report to the Clearinghouse.

\*\* Denotes new, optional data elements. The Clearinghouse has added this functionality, but institutions are only in the early phases of adoption.

**NOTE:** A first-time, full-time student indicator is an optional data element that can be included by institutions in their Clearinghouse reporting. Debt is presented via Meteor, an opt-in tool for tracking student debt.