

General Information

In this chapter we will gain an understanding of ELM Resources' main products and learn how to log on to the ELMNet system.

ELM Resources is a non-profit, mutual benefit corporation of FFELP (Federal Family Education Loan Program) and private student loan providers and servicers. Our Members work cooperatively through ELM to provide schools, students, and their families with the ability to access or exchange data with any education financing provider through an open, common and provider-neutral network. Members invest in ELM to empower clients to select education financing providers on the basis of service quality and product choice, not data exchange protocol or data channel used by a particular education financing provider.

ELMNet is a technology platform for data exchange, which allows schools to work with all of their loan providers through one platform. Loan providers can interface with ELMNet either via CommonLine files or through the ELMWeb interface. Schools can do the same and in some cases, integrate ELMNet directly with their information system.

ELM NDN (National Disbursement Network) is a central disbursing agent for loan funds. ELM NDN works with ELMNet, and also with school-based systems. ELM NDN, which is available to all schools and loan providers, provides the ability for schools to receive disbursements from a single source, no matter how many loan providers they use.

ELMSelect is a student financial aid, lender-comparison resource that allows schools to display their recommended lenders by loan type. ELMSelect allows student loan borrowers to evaluate, compare and select a lender that best fits their loan needs. ELM also provides a list of ELM participating lenders to provide even greater choice.



ELMWeb is the web-based interface into the ELMNet system, which allows loan providers and schools to work with student loans on the Internet.

How to Use This Manual

The purpose of this manual is to provide ELMNet users with information on how to use ELMNet to manage student loan information, how to access ELMNet using ELMWeb, and how the ELM NDN processes work.

The icon key below shows some of the icons you may find in this manual.



Note: This symbol indicates an important note to remember or a caution.



Tip: This symbol indicates a tip or a shortcut.



Tech Note: This symbol indicates a note providing in-depth technical information.



Sidebar: This symbol indicates helpful additional information.

Logging in to ELMWeb

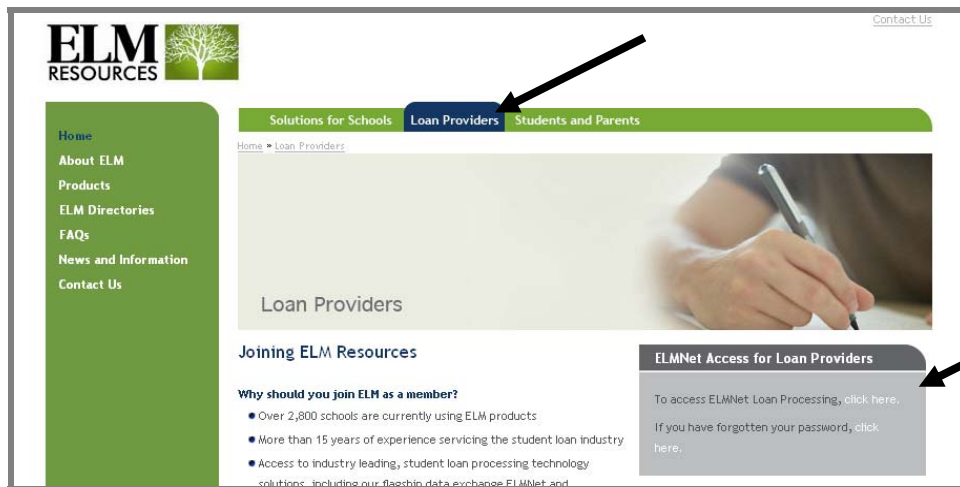
The screenshot shows the ELM Resources website homepage. The top left features the ELM RESOURCES logo with a tree icon. A green navigation bar contains links for Solutions for Schools, Loan Providers, and Students and Parents. A left sidebar lists: Home, About ELM, Products, ELM Directories, FAQs, News and Information, and Contact Us. The main content area has a large banner with the text "Open, Non-Proprietary and Lender-Neutral" and a photo of a smiling woman. Below the banner is a section titled "Freedom of Choice!" with two paragraphs of text. To the right, there are three smaller sections: "ELM News" with a date of 03-24-2009 and a link to read a press release; "School Bill of Rights" with a link to learn more; and "Customer Testimonial".

ELMWeb is an online interface into the ELMNet system. To log in to ELMWeb:

1. Open your Internet browser, and go to www.elmresources.com.

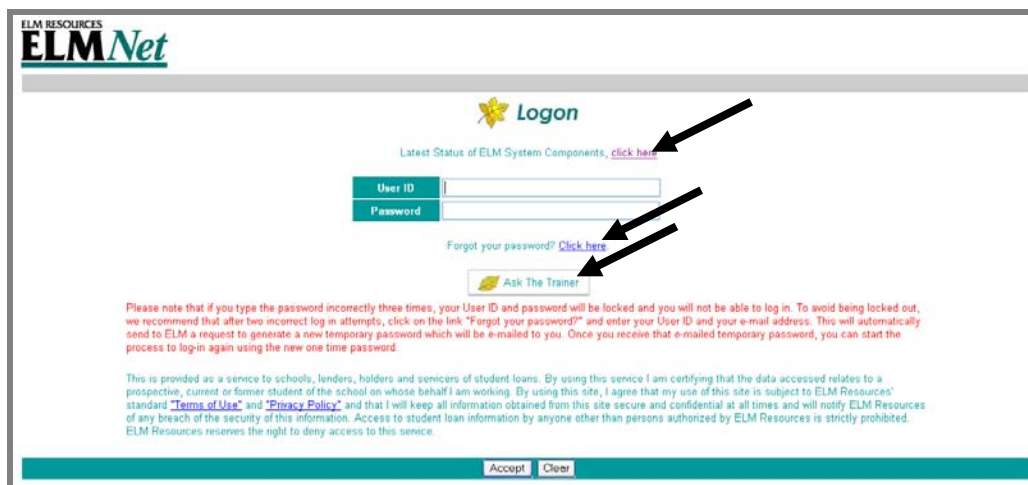
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2. The ELM Resources home page will appear. This page allows you to access the member user manual and online tutorials, and to log in.
3. To log in, click the **Loan Providers** tab at the top of the page, then select **click here** in the **ELMNet Access for Loan Providers** portlet.



For a list of ELM loan providers and schools, click the **ELM Directories** link on the left-hand side of the page.

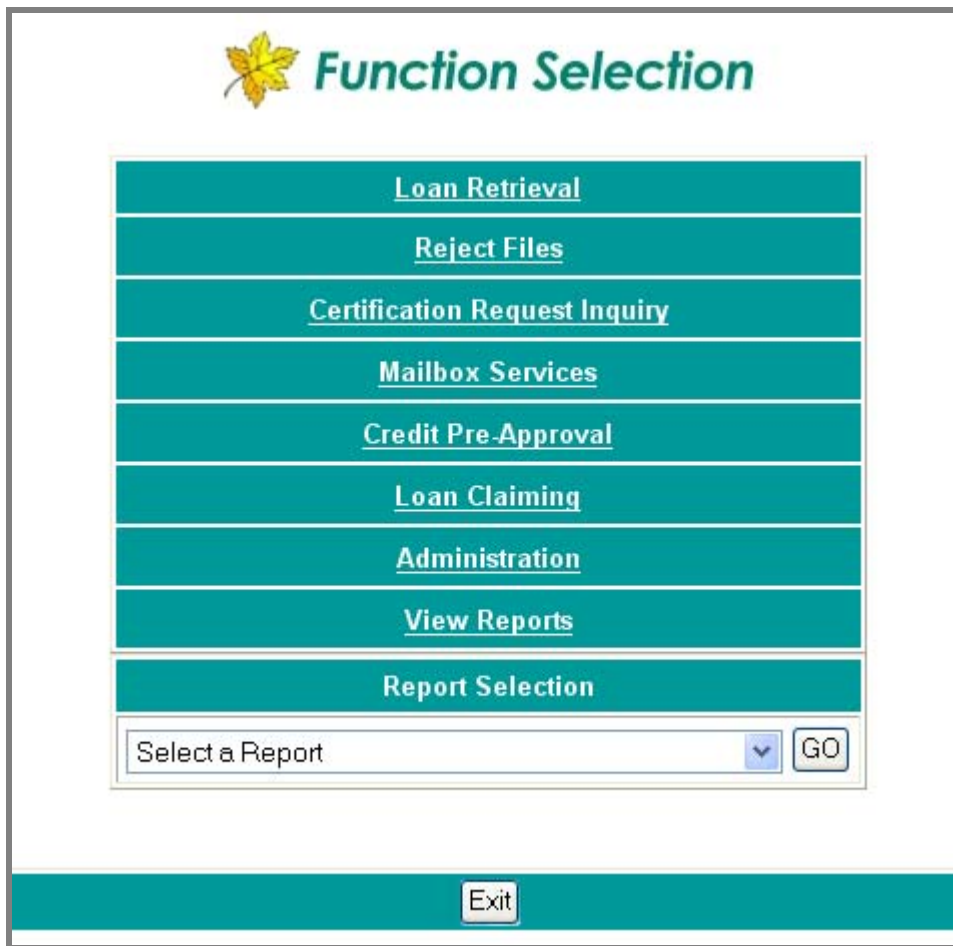
4. The **Logon** page opens.



You may want to bookmark the **Logon** page, so you can open it quickly in the future. In addition to logging into ELMNet, there are links on the Logon page that allow you to check the status of ELM system components and get help if you forget your password. There is also an **Ask the Trainer** button that allows you to e-mail a question to Training.

5. Enter your User ID, and then press **Tab** to go to the **Password** field.
6. Enter your password.
7. Click **Accept**.

Using the Function Selection Menu




The screenshot shows a web interface titled "Function Selection" with a yellow leaf icon. The main menu consists of ten teal buttons with white text, each containing a function name underlined: "Loan Retrieval", "Reject Files", "Certification Request Inquiry", "Mailbox Services", "Credit Pre-Approval", "Loan Claiming", "Administration", "View Reports", and "Report Selection". Below the "Report Selection" button is a dropdown menu with the text "Select a Report" and a blue downward arrow, followed by a "GO" button. At the bottom of the interface is a teal bar with a white "Exit" button.


The **Function Selection** menu is the main menu used to access loan functions. From this page, you can:

- Retrieve and update loans and disbursements.
- Review rejected files.
- Review certification requests and credit denials.
- Send and receive files to and from your ELM mailbox.
- Create new Alternative loan applications and credit denials.
- Change password and security information.
- Create and view reports.

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 To move through the ELMWeb pages, be sure to use the ELMWeb **Back** button, not your Internet browser **Back** button. The ELMWeb **Back** button will take you to the last logical page, not the last viewed page. Using the ELMWeb **Back** button will make sure that the information on the page is properly closed.

[Function Menu](#) | [Next Student](#) | [Request Reports](#) | [View Reports](#) | [Exit](#)

 As you navigate through the ELMWeb pages, you may see a navigation bar in the upper right-hand corner of the page. This is a shortcut bar to take you quickly to the named function. Click the function name to move to that page.