



Powered by the **National Student Clearinghouse**

The missing
intelligence layer in
the fight against
student loan fraud.



Today's tools only show *part of the picture.*

This limited view makes coordinated fraud difficult to detect.



Most solutions evaluate
a single application,

At a single institution,

At a single point in time.



Fraud is networked. Detection *should be too.*

Patterns emerge across institutions and over time but those signals can be invisible in siloed systems.

The Clearinghouse is uniquely positioned to provide this missing view.



Auditors Find 'Ghost Students' in Utah Siphoned \$834,000 in 2025-26 School Year

Jatika Hudson
Jun 22, 2026



- \$834k disbursed from 2025-2026 to enrollment fraud
- University personnel spent over 15,000 hours investigating fraud last year
- Utah College auditors want the Utah System of Higher Education to allow cross institution sharing of student information to prevent illegal activity

[Article link](#)



Traditional Tools:



Focus on identity and application data



Evaluate risk at a single moment

Sentinel 360:



Links cross-institutional enrollment signals



Surfaces anomalies before funds are dispersed



Supports more proactive response to emerging patterns

How It Works



Upload

Securely submit student records (individual or batch)



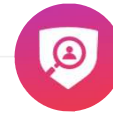
Surface Signals

Sentinel 360 highlights patterns that may require closer review



Review Patterns

See current and historical enrollment activity across institutions



Investigate & Act

Your team prioritizes cases and conducts additional due diligence



Stay Updated

Receive ongoing signals as new data is added



Designed for Teams Across the *Enrollment Lifecycle*



Admissions

Stop fraudulent students before admission decisions are made



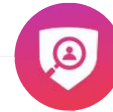
Registrars

Maintain data integrity and reporting accuracy across records and systems



Financial Aid

Protect Title IV funds before disbursement to fraudulent applicants



Audit and Compliance

Provide transparency and accountability throughout the system



Institutional Research

Flag fraudulent activity to protect the accuracy of outcomes reporting.

The Clearinghouse *Advantage*



Extensive Institutional Coverage

3,600 institutions with 97% of active enrollments. That means an unmatched field of vision.



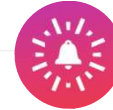
Strong Compliance Infrastructure

Built on decades of experience with Title IV, NSLDS integration, and federal requirements



Privacy and Data Security

Adheres to FERPA, enabling lawful and secure data sharing



Real-Time Reporting

Timely insights to support faster review and decision-making



First-in-Class Support

Trusted Clearinghouse advisors who help you understand your data and operationalize insights

Clearinghouse-Owned Proof Points

97%

of currently enrolled
postsecondary
students

*The network no
competitor can match*

130M+

enrollment records in
the Clearinghouse
network

Continuously updated

~3,600

participating
institutions

Across all institution types

30+

years as higher
education's trusted
compliance
infrastructure partner

Mission-driven 501(c)3



Individual Student *Look-Up Workflow*

USE CASE: Student at the Counter

- Authorized admissions or registrar user searches for the student
- Sentinel 360SM evaluates national enrollment patterns
- Trust indicators returned in real time
- Office(s) determine next steps collaboratively
- Decision documented with audit trail

Enrollment Trend Inquiry

An inquiry allows you to **search for and review students** when **Enrollment Data Signals** indicate information that may require additional validation. Students are evaluated using defined matching criteria, with signals identified through in-depth analysis against data reported to the Clearinghouse.

By downloading data, you acknowledge it contains confidential PII and agree to protect it by using it only for authorized purposes and in accordance with all applicable privacy and data security policies.

[Sentinel 360 Resources](#)

Student Search
Search students for Enrollment Data Signals

Reports & Insights
View Enrollment Trend Reports

Student Record Review
Review escalated records and records confirmed as suspicious

Student Search

Enter all required fields to search for one student, OR upload a file to search for multiple students. When searching for multiple students, upload your existing Advanced Registration (AR) file and ensure it follows the required file layout.

If the option to Upload a Search File is not available, it means a file is currently undergoing data processing or a report is being generated. The upload window will reappear once the report is complete or after you reject a file on the Data Corrections page, allowing you to continue with your group search upload.

[Enrollment Reporting and Testing Guide \(AR file layout\)](#)

Search for a Single Student

Social Security Number * 123456789 Enter numbers only

First Name * Jane Enter letters only

Last Name * Doe Enter letters only

DOB * 12/12/2000 Enter letters only

Phone Number * xxxxxx7890 Enter numbers only

Email Address * doe@email.com Enter personal email (.edu not preferred)

Term Begin Date * 10/10/2020 Enter letters only

Term End Date * 10/10/2025 Enter letters only

[Search](#) [Reset Search](#)

Upload a Search File

Drag & Drop File or Browse

Supported file formats: Fixed Width (TXT)

Maximum file size: 5GB



Batch File Inquiries: *Bulk Student Look-Up Workflow*

USE CASE: Pre-Disbursement Review

- Institution submits a batch of students
- Sentinel 360SM analyzes concurrency, shared identifiers, and anomalies
- Cohort- and student-level outputs are returned
- Schools prioritize outreach or escalation



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[Sentinel 360 Resources](#)

**Student Search**
Search students for potential signals

**Reports & Insights**
View Enrollment Trend Reports

**Student Record Review**
Review escalated records and records confirmed as suspicious

Reports & Insights

**Reports Generated**
6

**Total Records Searched**
402

**Records with Signals**
56

Enrollment Trend Reports

View By
All

Items per page: 5 1 - 5 of 10 < > >>

Report ID	Student/File Name	Requested By	Generated On	Number of Records Searched	Records with Signals	Status
006	Groupsearch1.txt	UserID	10/10/2026 at 2:00 PM	100	10	Ready for Review 
005	Jane Doe (Regenerated)	UserID	10/10/2026 at 2:00 PM	1	1	Ready for Review 
004	Groupsearch.txt (Regenerated)	UserID	10/10/2026 at 2:00 PM	100	20	Ready for Review 



Trust Indicators & Outputs

What Institutions Receive

- Concurrent enrollment signals
- Shared addresses or identifiers
- Rapid enrollment/drop patterns
- Longitudinal behavior flags

Formats

- Cohort-level trend analysis
- Student-level case details

Group Search Report Records with Signals: 5

Student/File Name: **GroupSearch2.txt**
Report ID: **002** Number of Records: **10** Requested By: **UserID** Requested On: **10/10/2026 at 2:00 PM** Generated On: **10/10/2026 at 3:00 PM**

[Download Report](#) [Re-Generate My Report](#)

Based on your review of the Enrollment Data Signals provided below, you have the option to provide an action flag on the student record. **Flag for Review** so you or someone on your team can take a closer look. **Confirm Suspicious Record**, if you determine the activity is likely inconsistent with legitimate enrollment, you can mark the student as suspicious.

Enrollment Data Signals are patterns that suggest a student's reported enrollment may not be legitimate and therefore requires further review. These signals help institutions and members (lenders, servicers, guarantors) identify misuse of financial aid by highlighting inconsistencies in a student's information or enrollment activity.

[Data Signal Definitions](#)

Q Search

Actions Filter by Signals Clear Filters

Records With Signals (5) Records Without Signals (5) Items per page: 5 1 - 5 of 10

☐	First Name	Last Name	SSN	DOB	Phone Number	Email Address	Actions
☐	Michael	Smith	XXX-XX-6789	10/10/2020	571-555-0102	smith@email.com	
☐	Emily	Johnson	XXX-XX-6789	10/10/2020	571-555-0102	emily@email.com	Flagged for Review by UserID1 for UserID2 on 10/10/2026 at 2:00 PM
☐	David	Brown	XXX-XX-6789	10/10/2020	571-555-0102	db26@email.com	
☐	Sophia	Williams	XXX-XX-6789	10/10/2020	571-555-0102	soph@email.com	
☐	James	Miller	XXX-XX-6789	10/10/2020	571-555-0102	miller@email.com	Confirmed Suspicious by UserID on 10/10/2026 at 2:00 PM



The ED is building its own identity verification system.

How does Sentinel 360 fit in?

These solutions are complementary. Sentinel 360 augments—not replaces—V4/V5 and other ID verification processes by adding behavior-based intelligence at national scale. Identity verification answers the question: Who is this applicant? Sentinel 360 answers a different question: How is this individual behaving across institutions? A real, verified person can still engage in aid-seeking behavior that meets identity standards but violates intent.



Getting Started.

Sentinel 360 is built on systems you already use and trust. It leverages Clearinghouse data to deliver new insights.

Participation requires:

- Enrollment Reporting
- Advanced Registration
- DegreeVerify



We don't currently submit
Advanced Registration data.

That's the right starting point for a conversation. Submitting Advanced Registration data is easy to do, strengthens your institution's enrollment intelligence infrastructure, and supports other Clearinghouse services you may already use. We'll walk you through the simple steps involved and what you gain.



See what you can't see *today*.

Gain a broader view of student behavior and identify signals you may be missing.

Let's explore how Sentinel 360 can support your team.

→ sentinel360.studentclearinghouse.org

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ETX Plus

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ETX FTP (17)

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☐	Order #		First Name	Last Name	Sending Institution	Receiving Department	Received	Last Downloaded By
☐	12946696-1	2	SAPIFNAME4	SAPILNAME4	LEARNER MOBILITY TEST UNIVERSITY	REGISTRAR'S OFFICE	03/14/2024 11:25 AM	KINGTEST 03/19/2024 12:26 PM
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☐	12946398-1	1	SAPIFNAME4	SAPILNAME4	LEARNER MOBILITY TEST UNIVERSITY	REGISTRAR'S OFFICE	03/11/2024 3:45 PM	KINGTEST 03/13/2024 12:46 PM
☐	12946318-1	1	JANE	DOE	Reinhardt University	REGISTRAR'S OFFICE	03/08/2024 10:15 AM	KINGTEST 03/15/2024 9:12 AM

ETX Plus – sFTP Tab

 **ETX PLUS**

Help Clearinghouse home KINGTEST

Home ETX Plus

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ETX Plus ETX FTP (17)

From
10/7/2023

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