

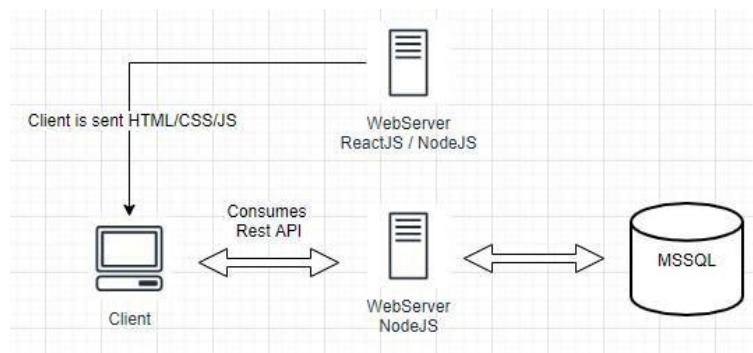
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SWDV 691-1

Service Layer Design

I. Technology

The Student Loan Calculator will consume a REST based API built on NodeJS with the ExpressJS framework. Users must first pass a username and password through /login in order to obtain a JSON web token to authenticate on subsequent requests. Most of the POST, PUT, and DELETE methods below will directly affect the analytics and charts on the page.



II. Error Response

The Service Layer will send appropriate HTTP Status Codes depending on the error that occurred. While the application will have client-side validation, alert messages will be triggered depending on the returned Status Code.

Forbidden - 403

Resource Not Found – 404

Invalid Input – 422

Too many requests – 429

III. Endpoints

a. POST /login

i. Request Body

```
{
  userName: String
  password: String
}
```

- ii. Returns a JSON web Token that should be used by all requests for authentication.

```
{  
  
  accessToken: String  
  
}
```

b. GET /me

- i. There are not many major use-cases for this endpoint but can be used for user-experience type message.
- ii. Returns basic information on the currently logged in user.

```
{  
  
  UserID: Number  
  
  UserName: String  
  
  Email: String  
  
  LastLogin: String  
  
  DateCreated: String  
  
}
```

c. GET /me/student-loans

- i. Used for displaying a list of all of the user's student loans and needed for a user to interact with them.
- ii. Returns an array of all user's student loans currently not deleted

```
[{  
  
  LoanID: Number  
  
  LoanName: String  
  
  PaymentStart: String  
  
  LoanTerm: String  
  
  StartingPrinciple: Float  
  
  CurrentPrinciple: Float  
  
  AccruedInterest: Float  
  
}
```

InterestRate: Float

MinimumPayment: Float

StatusID: Number

IsDeleted: Boolean

}, {...}, {...}]

d. POST /me/student-loans

i. Create a new student-loan. This will affect the analytics and charts on the page.

ii. Post Body

{

LoanName: String

PaymentStart: String

LoanTerm: String

StartingPrinciple: Float

CurrentPrinciple: Float

AccruedInterest: Float

InterestRate: Float

MinimumPayment: Float

StatusID: Number

}

iii. The newly created student-loan is returned

{

LoanID: Number

LoanName: String

PaymentStart: String

LoanTerm: String

StartingPrinciple: Float

CurrentPrinciple: Float

AccruedInterest: Float

```
InterestRate: Float

MinimumPayment: Float

StatusID: Number

IsDeleted: Boolean

}
```

- f. PUT /me/student-loan/:LoanID
 - i. Update an existing student loan.
 - ii. The Post Body and returned entity is the same as the POST request.

- g. DELETE /me/student-loans/:LoanID
 - i. Deletes a single Loan
 - ii. Returns a Boolean of whether or not the loan was deleted

```
{

LoanID: Number

Result: Boolean

}
```

- h. GET /me/student-loans/payment-plans
 - i. Returns all the payment-plans created by a user.

```
{

PaymentPlanID: Number

PlanName: String

IsCurrent: Boolean

IsDeleted: Boolean

Payments: [

{

PaymentID: Number

PaymentDate: String

PaymentAmount: Float

AllocationMethodID: Number

IsRecurring: Boolean

}
```

IsDeleted: Boolean

}, {...}, {...}

]

}

h. POST /me/student-loans/payment-plans

i. Creates an empty payment-plan.

ii. Request Body

{

PaymentPlanID: Number

PlanName: String

}

iii. Returns the same as the GET request

h. PUT /me/student-loans/payment-plans/:PaymentPlanID

i. Updates an existing Payment Plans metadata

ii. Returns basic information on the currently logged in user.

i. DELETE /me/student-loans/payment-plans/:PaymentPlanID

i. Deletes a payment plan and all payments associated with the plan.

{

PaymentPlanID: Number

Result: Boolean

}

j. POST /me/student-loans/payment-plans/:PaymentPlanID/Payment

i. Creates a new payment for an existing payment plan

ii. Request-Data

{

PaymentID: Number

PaymentDate: String

```
PaymentAmount: Float
AllocationMethodID: Number
IsRecurring: Boolean
}
```

iii. Returned data

```
{
PaymentID: Number
PaymentDate: String
PaymentAmount: Float
AllocationMethodID: Number
IsRecurring: Boolean
IsDeleted: Boolean
}
```

k. PUT /me/student-loans/payment-plans/:PaymentPlanID/Payment/:PaymentID

i. Deletes an existing payment associated with a PaymentPlanID

ii. Response Data

```
{
PaymentPlanID: Number
Result: Boolean
}
```

l. GET /me/student-loans/aggregate-analytics

i. Returns basic statistics calculated from a user's student-loans.
These are aggregate stats that change depending on the current plan selected

```
{
minimumPayOffDate: String estimatedPayoffDate:
String currentPrincipalAmount: Float
totalInterestPaidCurrent: Float
totalInterestPaidExpected: Float
averageInterestAccured: Float
}
```

}

m. GET /me/student-loans/chart-analytics

- i. Returns an array of data that will power the charts. Calculated from student-loans and current plan selected.

{{

Date: String

ExpectedTotalBalance: Float

Loans: [

{

LoanID: Number

LoanName: String

ExpectedBalance: Number

}, {...}, {...}

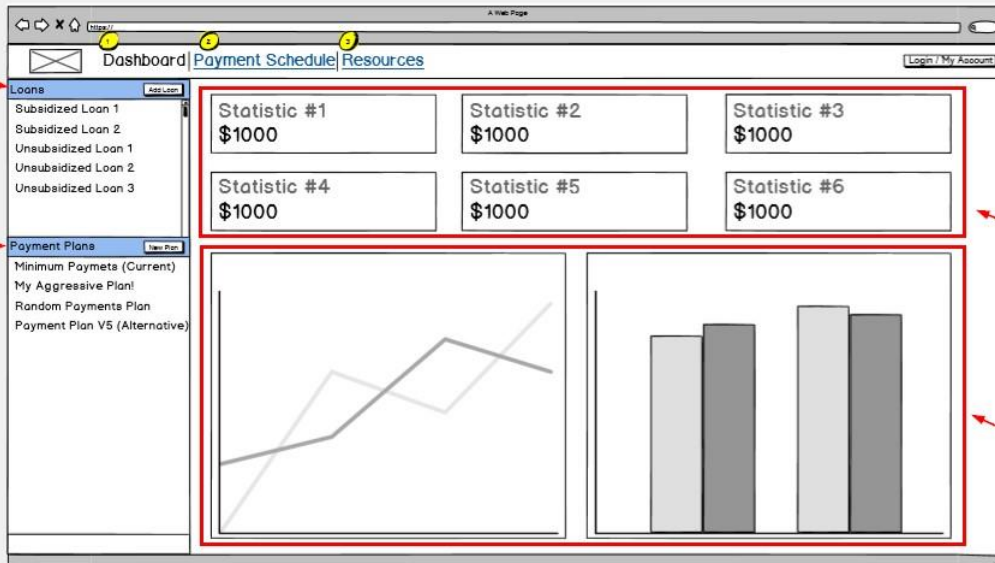
]

}, {...}, {...}]

IV. Endpoint Use Cases

GET /me/student-loans

GET /me/student-loans/payment-plans



GET /me/student-loans/aggregate-analytics

GET /me/student-loans/chart-analytics

Dashboard [Payment Schedule](#) [Resources](#) [Login / My Account](#)

Loans [Add Loan](#) **New Loan / Edit Loan** [Save](#) [Cancel](#)

Subsidized Loan 1
Subsidized Loan 2
Unsubsidized Loan 1
Unsubsidized Loan 2
Unsubsidized Loan 3

Payment Plans [New Plan](#)
Minimum Payments (Current)
My Aggressive Plan!
Random Payments Plan
Payment Plan V5 (Alternative)

Loan Name

Loan Detail #1

Loan Detail #2

Loan Detail #3

Loan Detail #4
ComboBox

POST /me/student-loans

Put /me/student-loans

DELETE /me/student-loans

Statistic #2 \$1000
Statistic #3 \$1000
Statistic #5
Statistic #6

Dashboard [Payment Schedule](#) [Resources](#) [Login / My Account](#)

Loans [Add Loan](#) **New / Edit Payment Plan** [Save](#) [Cancel](#)

Subsidized Loan 1
Subsidized Loan 2
Unsubsidized Loan 1
Unsubsidized Loan 2
Unsubsidized Loan 3

Payment Plans [New Plan](#)
Minimum Payments (Current)
My Aggressive Plan!
Random Payments Plan
Payment Plan V5 (Alternative)

Plan Name

Allocation

Recurring Payments

Auto-Payment Minimum
Start Date
End Date
Payment Amount
Mid-Month Payment

One Time Payments

Tax Return Payment Dump
Christmas Bonus
Date
Payment Amount
Mid-Summer Payment

POST /me/student-loans/payment-plans

PATCH /me/student-loans/payment-plans/:PaymentPlanID

DELETE /me/student-loans/payment-plans/:PaymentPlanID

POST /me/student-loans/payment-plans/:PaymentPlanID/payment

PATCH /me/student-loans/payment-plans/:PaymentPlanID/payment/:PaymentID

DELETE /me/student-loans/payment-plans/:PaymentPlanID/payment/:PaymentID

Statistic #2 \$1000
Statistic #3 \$1000
Statistic #5
Statistic #6



March, 2020

Loan Name	Date	Payment	Principle	Interest	Interest Paid	Balance	Total Principle	Total Interest
								

April, 2020

Loan Name	Date	Payment	Principle	Interest	Interest Paid	Balance	Total Principle	Total Interest

May, 2020

Loan Name	Date	Payment	Principle	Interest	Interest Paid	Balance	Total Principle	Total Interest

June, 2020

Loan Name	Date	Payment	Principle	Interest	Interest Paid	Balance	Total Principle	Total Interest

GET /me/student-loans/chart-analytics