2018

Business Requirements

FOR FINANCE TO EDUCATION

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1 Introduction

Finance to Education (F2E) is a non-profit organization, based out of Seattle, Washington, USA. The vision of F2E is to provide a path to earn a financially stable and rewarding life via education for able and willing youth. F2E believes in starting at an early age and providing support to them until they enter the workforce.

F2E was born to address the gap between donor funds and identifying qualified recipients of educational scholarships. In line with its vision, F2E will continue to explore areas where gaps exist between the supplier of knowledge, funds, access and recipient students. Even though the education donation market is flooded with several players, there is still a great deal of unused money. F2E aims to make the match happen so that the funds are put to use with well-deserving students.

Kiwi group is a professional services firm that provides strategic consulting and hand holds the clients through implementation. One of the business models of Kiwi group is to support non-profit organizations and another is to have a stake in the solution being provided.

Kiwi group is approaching this effort as "Turn-key" delivery, meaning, building the strategic model to address the goals of F2E and deliver a solution that maximizes the ability of F2E to reach the majority of the needy student base in the United States.

1.1 Definitions, Acronyms, Abbreviations

Following terms and abbreviations are used throughout this document. Only terms that are not normally found in Merriam-Webster dictionary is included. When a common term is repeated in this table, the choice is deliberate to help the reader interpret only with the definition included in the table below and nothing else. The choice is to avoid any assumptions or confusions that may arise later in the lifecycle of the project.

Short Form / Acronym	Long Form / Term	Definition
F2E	Finance to Education	Name of the Client. An organization operating under the IRS regulation of 501 (c) (3)[1]
CEGS	Career and Education Guidance Services	A Program offered by F2E to mentor students toward achieving career goals.
	Student Aid	Name of the proposed technology solution by the Kiwi Group. It is also sometimes refered to as "The Solution"
PII	Personally Identifiable Information	A set of information about an individual, when used separately cannot narrow down to a particular person or entity; but when used collectively identified one and only one person.

[1] https://www.irs.gov/charities-non-profits/charitable-organizations/exemption-requirements-section-501c3-organizations

Short Form / Acronym	Long Form / Term	Definition
PCI-DSS	Payment Card Industry Data Security Standard	An information security standard for organizations that handle branded credit cards from the major card schemes. A standard that F2E will have to conform with to support movement of money from donor to F2E to colleges and students
HIPAA	Health and Insurance Portability and Accountability Act	Privacy and Security rules that protect patient health information for safeguarding Protected Health Information (PHI) from improper use, disclosure or destruction by developing appropriate security measures.
OFAC	Office of Foreign Assets Control	A set of compliance check to make sure entities blocked by the US Government do not fund or receive funds via F2E
	Program Administrator	A member of the F2E headquarters who oversees the implementation of the financial scholarship program
	Local Coordinator	Sometimes used as coordinator; set of people who reside in different cities performing in-person verification of facts presented by applicants
	Candidate	Students receiving scholarship or mentoring services
	Donation	Time or money provided to a student for their benefit and improvement
TCO	Total Cost of Ownership	An analysis done to uncover initial projections and costs.
SaaS	Software as a Service	A software licensing and delivery model
FinCEN	Financial Crimes Enforcement Network	A bureau in the United States Department of Treasury which collects and analyzes information about financial transactions

1.2 Background

Starting with a modest number in 2010, the organization is currently supporting over 200 students. F2E knows that it can reach and service multiple students in multiple cities. Critical parts of the current work are handled manually by people driving from place to place, which curbs the ability to scale and grow. F2E needs to build a stable base of local coordinators in different cities, find donors who are willing to provide financial scholarships and professionals for a new mentoring service.

F2E realized that less than 10% of available funds for educational scholarships[2] are ever utilized in the US, so it built a model that reduced the doubts and frictions in the minds of the donor. Value proposition is presented to the donors in that the students and their backgrounds are validated, and students are required to maintain certain grade level. The value proposition for the students and the educational institutions is that the financial aid is pretty much guaranteed.

However, the common thread for both sides is that the platform F2E is planning to propose to make it easy for program administrators, donors, applicants, students and the coordinators to track every activity and financial impact.

This architecture is being created to build the platform. F2E plans to achieve an overhead ratio of 0.213 initially and by 2020 a ratio of 0.12 while increasing its number of students served from 200 to 2020,000 during the same period.

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[2] https://www.forbes.com/sites/annefield/2015/03/24/life-post-shark-tank-at-scholarship-app-startup-scholly/#f2994f37a4d7

[3] http://www.thenonprofittimes.com/news-articles/survey-charities-should-spend-23-on-overhead/

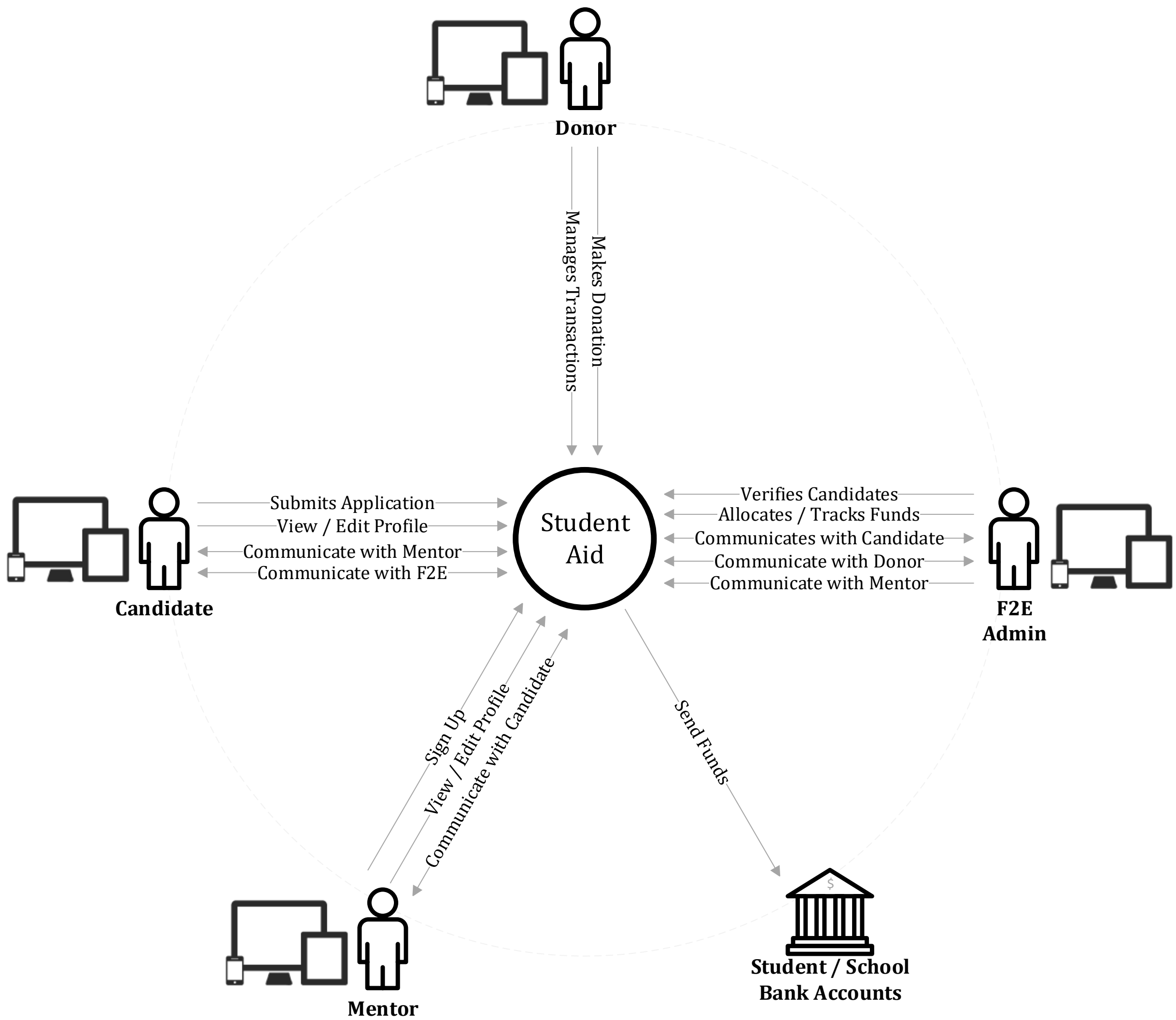


Figure 1 Context Diagram showing all Actors Interacting with Student Aid

1.2.1 Key Problems

All the activities in the current process are managed manually. That means that F2E experiences a variety of challenges in its operations which can be effectively eliminated. The problems include:

- Delay in processing time as students must fill hard copy forms at F2E offices.
- Bulky and inefficient Storage of hardcopy data.
- High degree of errors caused by excessive human involvement in the processing data.
- Language barriers make the process difficult to localize.

2 Business Opportunity

As stated earlier, the utilization rate of funds for educational scholarships is very low. In addition, there is a need to match mentoring hours with deserving students. The robustness of the process created by F2E has helped it grow to 200 students. By automating the process and keeping the costs low, F2E can attract more students and donors.

Goals:

1. Achieve overhead ratio of 0.12
2. Serve upward of 20,000 students
3. Guide the students until the end of 1st month of employment
4. Build a self-sustaining donor base (reduce marketing cost toward donor)

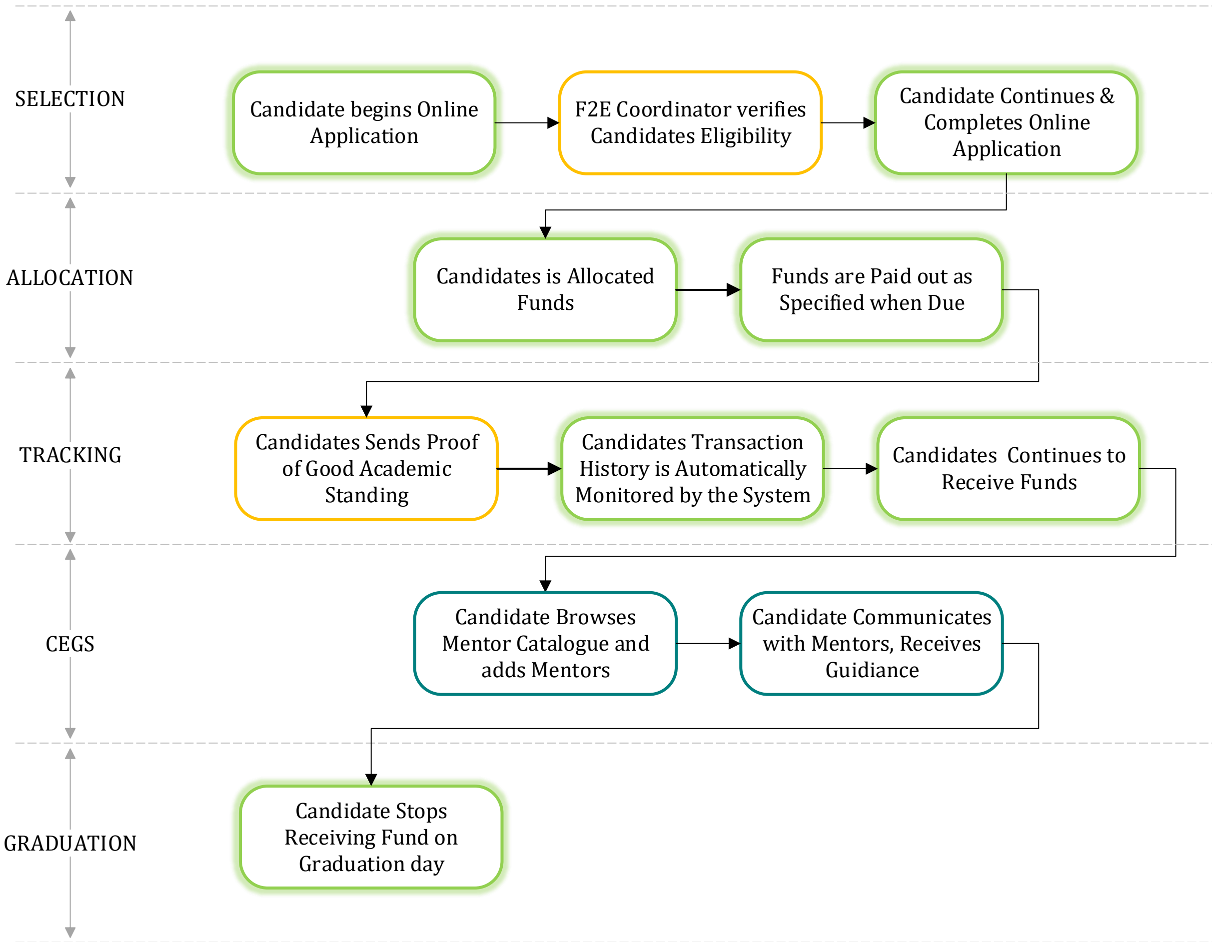
Constraints:

1. Cloud services have proved to reduce operational cost in the industry. Hence, F2E needs to maximize cloud services.
2. F2E should reduce the friction to access F2E services by adopting mobile solutions to improve accessibility.
3. A significant number of donors belong to baby boomer generation, who prefer to use websites. Likewise, academic institutions also prefer a desktop appliance-based solution to transmit documents.

3 Scope

Even though overhead expenses are incurred in managing physical assets, like office locations and performing financial and regulatory compliance activities, this effort will not address those activities.

The solution will focus only on the services used by the donors, program administrators, coordinators, applicants, students and academic institutions. See section 7 for a detailed list of epics and stories that will be addressed by this effort.



Process Model showing Activities for a Candidate who completes the F2E Lifecycle using System Aid

4 Assumptions

1. Kiwi group's choice of technology will be acceptable to F2E.
2. Kiwi group will bring all architectural, design, development and testing resources (See statement about "turnkey" in section 1).
3. Kiwi group's choice of delivery model (DevSecOps) and architecture development model (TOGAF ADM) will be followed by F2E.
4. All users are domiciled in the US.
5. All users are assumed to have internet connectivity with speeds of 2 Mbps.
6. There is no financial limiting condition in the current year and next to create and implement the solution.
7. TCO projections made with today's cloud costs will provide a pessimistic view at best and realistic projections at worst.
8. Choice of Microsoft stack for design, development, and runtime is acceptable to F2E leadership.

9. End-user computing will be testing for top 3 leading web-browser kits and mobile operating system kits, using a version that was stable as on the date of usability testing.
10. Cloud solution provider guarantees protection against DDoS, Perimeter defense, and geofencing/throttling.
11. The solution shall create appropriate statements and reports to be filed with the US government and regulators and the donors.

5 Constraints

1. The solution should be deployed to the cloud.
2. The solution should be available 24x7 for end users, all days of the year.
3. The solution should not be dependent on any specific operating system (desktop, tablet or mobile).
4. The solution should comply with relevant financial controls, user privacy, and security controls.
5. The solution must be support inline and context-specific guidance to learn and use.
6. The automated solution should be available for the next application season (November 2018) for students and coordinators.
7. The automated solution should be available for the next admission season (February 2019) for donors, colleges, and banks.
8. Architecture and solution must scale to hand transaction volume and applicant growth.
9. Data sovereignty rules of the US shall be maintained.
10. The user interface should be mobile compatible.
11. Once the student graduates out of the program, all data about the student and the donor shall permanently be deleted from the solution. Only summary information on number of students and total funding by donors will be maintained.
12. F2E should have the option to support the education of students from high school to Ph.D.
13. Donors should have the option to sponsor particular students.

6 Risks

6.1 Technical Risks

- Security breach such as unauthorized access due to hacking or careless use of passwords can compromise the system. Denial of Service attack also poses a threat to the system.
- Poor internet connectivity will adversely affect development.

6.2 Financial Risks

- Donors to F2E may decide not to fund the development of the solution.
- Student Aid may become too expensive for F2E to implement.
- Cost of ownership may be too high for F2E to manage.
- Preferential pricing extended by cloud service providers for non-profit organizations may be withdrawn.

6.3 Execution Risks

- Lack of Stakeholder Involvement.
- Poor choice in the selection of a cloud service provider.
- Essential requirements are not met, causing users may be unsatisfied.
- The solution may be too difficult for F2E administrators to use.

7 Requirements

7.1 Functional Requirements

7.1.1 Epic 1: Provide Donors with Information about F2E to encourage sponsorship.

7.1.1.1 *__User Story 1:__ As an F2E administrator, I need to generate records, reports, and statistics about the program so that I can provide them to potential donors.*

<u>Acceptance Criteria:</u>

- Student Aid will generate reports which clearly show the number of students in the program, amount of funding received, and amount of financial assistance provided during a specified period.
- Reports generated can be sent to donors' emails and displayed on F2E website and mobile app.
- Donors can opt-in to receive email updates.
- F2E Administrators can share information on social media to reach potential donors.

7.1.1.2 *__User Story 2:__ As a donor, I need access to stories, reports, financial records and statistics from the F2E program to enable me to make informed decisions about my donations.*

<u>Acceptance Criteria:</u>

- Donors should receive monthly and yearly personalized reports in their emails.
- Generalized reports should also be displayed on F2E website.
- If donors do not receive reports in their email, they can view them on the F2E website or mobile app.

7.1.2 Epic 2: Provide Donors with means of making donations to F2E.

7.1.2.1 *__User Story 1:__ As a donor, I want to make donations via check, because this is my preferred method of payment.*

<u>Acceptance Criteria:</u>

- Necessary Information for making a payment by check to F2E should be clearly stated on F2E website and mobile app.
- Donors should get an email receipt if the check is received.

7.1.2.2 *User Story 2: As a donor, I want to make donations online, I need easy and secure electronic payment options.*

Acceptance Criteria:

- Website and mobile app should allow donors to make payment by entering debit or credit card information.
- Website and mobile app should let donor send payments directly from their bank account by entering bank account information.
- Donors should get an email receipt if the payment goes through.
- If payment fails, Website or app should display an error message suggesting other payment options.
- Donors should be able to make anonymous payments.
- Keep the donation form simple. Only the information needed to complete the online transaction will be asked.
- Provide suggested giving amounts to improve donation performance by increasing average online gift size.
- Donors can share their donations via email or on social media to attract other potential donors.

7.1.2.3 *User Story 3: As a donor, I want my donation to be matched by my employer since I work for a company that matches donations.*

Acceptance Criteria:

- Donors can select and verify their employment status with a participating company that matches donation before making donations online.

7.1.2.4 *User Story 4: As a donor, I want my donation to go to a specific candidate enrolled in the F2E program.*

Acceptance Criteria:

- Donors can search for a candidate's name, or browse through the catalog of candidates and select a candidate to support.
- Donors can specify amount and designation for donations. E.g. Tuition: $5000, Room and Board: $1500, Miscellaneous: $500.
- Donors can make different donations towards multiple candidates.
- Donations made by donors will be directly allocated to the selected candidate after a certain percentage has been deducted as an F2E administrative fee.

7.1.2.5 *User Story 5: As a donor, I want to manage all my donations to F2E, so I can keep track of payments made using various payment options as well as setup recurrent donations.*

Acceptance Criteria:

- Donors should be able to create an account using supplied billing information.
- All online transactions made from that point on should be recorded under that donor's account.
- Donors should be able to save payment information and set an amount and date for recurrent donation.
- Donors should be able to view payment history for each year or month.

7.1.3 Epic 3: Select Students who need Financial help to Join the F2E Program.

7.1.3.1 *User Story 1: As an F2E Administrator, I need to let potential candidates know about the F2E Program, so they can submit initial applications in time.*

Acceptance Criteria:

- Bulk emails can be sent out to various schools, so they can consider F2E as a financial aid option for the students.
- Schools and students can opt-in to receive monthly newsletters containing the latest information about the program.
- Information about the program should be easily accessible on the website.
- F2E website is optimized for search engines.

7.1.3.2 *User Story 2: As a Candidate, I need to apply, so I can have the chance to get into the program before my tuition fees are due.*

Acceptance Criteria:

- Potential candidates can sign up on the website or mobile app using a valid (.edu) students email.
- Student status of a candidate is verified by requiring confirmation via an email sent to the provided email account.
- Sign Up form must require the candidate's home address, contact details as well as other basic info.
- The candidate is provided with an application ID which can be used to check the status of the application, retrieve and complete the application.

7.1.3.3 *User Story 3: As the Student Aid system, I want to assign potential candidates to coordinators, so that the verification process can begin.*

Acceptance Criteria:

- Candidates are assigned to coordinators based on geo-location and number of candidates already in coordinators queue.
- Coordinators have 48 hours to accept the candidate, otherwise, the candidate is transferred to the next available coordinator.
- If all coordinators have a full queue or there is no available coordinator, candidates may be placed on a waitlist.
- Coordinators may work remotely.

7.1.3.4 *User Story 4: As a Coordinator, I need to be notified when I have been assigned to a potential Candidate, so I can begin to work on the verification process.*

Acceptance Criteria:

- Coordinators should get an email and mobile app notification when assigned to a new candidate.
- Coordinators can view the details of all Candidates assigned to him or her.
- Coordinators can accept or decline the candidate. If declined, the candidate is passed on to another coordinator.

7.1.3.5 *User Story 5: As a coordinator, I need to report my assessment of the students, so that F2E has a record. This will help in generating reports on the program.*

Acceptance Criteria:

- Coordinators can enter assessment results and decisions for each candidate evaluated.
- Coordinators can update the status of their applications.
- Candidates receive emails and mobile app notifications letting them know the verdict of the coordinators.
- Candidates can check their application status using their application ID.
- Coordinators can indicate the Candidate's financial need. Financial need levels include minimal, moderate, and critical.

7.1.3.6 *User Story 6: As a Candidate, I need to continue my F2E application after being verified for the program.*

Acceptance Criteria:

- Candidates can create a full account using application ID previously provided.
- Candidates can enter more detailed information e.g. bank account details, tuition due date.

7.1.4 Epic 4: Allocating the funds to Student enrolled in the F2E Program.

7.1.4.1 *__User Story 1:__ As an F2E Admin I need to organize the allocation of funds to Candidates enrolled in the F2E program.*

Acceptance Criteria:

- F2E admin can create fund allocation templates detailing amounts allocated, designations, and due dates. (Eg. $5000 for tuition due on Dec. 25th)
- The fund allocation templates can be based on education level and/or the level of financial need.
- Each Fund allocation template indicates funds for tuition which will be paid directly to the Candidate's institution.
- Each Fund allocation template indicates funds allocated for lodging and boarding, miscellaneous as well as the maximum allowed cash withdrawals; these will be paid directly to Candidate's account.
- F2E admin can assign a fund allocation template to one or more Candidates.
- Candidates can view details of funds allocated to them in their account profile.

7.1.4.2 *__User Story 2:__ As the Student Aid system, I need to automatically make payments from F2E account to students' schools or personal accounts when due.*

Acceptance Criteria:

- Student aid system can initiate multiple transactions at the same time.
- Student aid system updates the status of the transaction from pending up until completed.
- Candidates can get transaction updates as email and app notifications.

7.1.5 Epic 5: Tracking the Candidate's performance and expenses.

7.1.5.1 *__User Story 1:__ As the student Aid system, I need to send reminders to the students when school and financial reports are due.*

Acceptance Criteria:

- Candidate gets various emails or app notifications reminding them to submit academic and financial reports.

7.1.5.2 *__User Story 2:__ As a Candidate, I need to provide proof of expenses and withdrawals, so I can remain qualified to continue in the program.*

Acceptance Criteria:

- Candidates can upload their receipts on Student Aid, including the use of funds for lodging, books, etc.
- Miscellaneous funds are not tracked.

7.1.5.3 *<u>User Story 3:</u> As a Candidate, I need to send my grade status reports each semester to F2E, so I can remain eligible to continue in the program. As a Candidate, I need to send my grade status reports each semester to F2E, so I can remain eligible to continue in the program.*

<u>Acceptance Criteria:</u>

- Candidates are provided with emails or F2E physical address to send official transcripts. Transcripts must be sent directly from Candidates' institutions.
- Only the Candidates and F2E Admin will have access to these reports.

7.1.5.4 *<u>User Story 4:</u> As an F2E Manager, I need to review financial and academic reports, so I can terminate fund allocation to Candidates who do not meet the qualification to continue in the program.*

<u>Acceptance Criteria:</u>

- The F2E manager can review Candidate transcripts and receipts to make final decisions on their qualification to continue in the program.
- The F2E manager can change Candidate's status to disqualified if Candidate spending is deemed inappropriate, if the transcript is not submitted either by mail or electronically, or if transcript shows poor academic performance. Inappropriate spending means that Candidate did not use the funds as specified in F2E allocation agreement.
- Student Aid stops sending funds to disqualified Candidates and deactivates their accounts.
- The F2E manager can also mark Candidates as "in-danger" whose financial and academic records are not in good standing.
- The Student Aid System can send a warning to Candidates who are "in danger". If they continue to get bad grades, then notifications will be sent out to those Candidates informing them that they have been disqualified.

7.1.6 Epic 6: Providing mentorship and guidance to the candidates.

7.1.6.1 *<u>User Story 1</u>: As a potential mentor I need to sign up to the F2E program, so I can provide mentorship to enrolled candidates.*

<u>Acceptance Criteria</u>

- Mentors can sign up with their LinkedIn account.
- System Aid can access mentors LinkedIn profile information including name and career history then uses this information to create the mentors' profile.
- Instead of using their LinkedIn accounts, Mentors can complete a sign-up form on Student Aid.

7.1.6.2 *__User Story 2__: As the Student Aid System, I need a quick and efficient way to match a Candidate with a Mentor so that mentorship can begin.*

Acceptance Criteria

- System Aid can suggest mentors to Candidates based on similar fields of study/career.
- Candidates can view mentors profile and send a mentorship request to the mentors.
- Mentors receive mentorship request notifications via emails and mobile app.
- Mentors can accept or decline mentorship request in mobile app or website.
- Mentors can view a list of all Candidates under their mentorship.

7.1.6.3 *__User Story 3__: As a mentor / Candidate, I want to communicate with mentee / Mentor.*

Acceptance Criteria

- Candidates and mentors can exchange messages on website or Mobile App.
- Messages are threaded.
- Mentors / Candidates can be notified when they receive new messages.

7.1.6.4 *__User Story 4__: As a Candidate, I want to give feedback on the quality of mentorship being received from a mentor.*

Acceptance Criteria

- Candidates can rate mentor on a 5-star basis.
- Candidates can enter a review for each of their mentors, this review appears on the mentor's profile.
- Candidates can only rate or review mentors who accept their mentorship request.

7.1.7 Epic 7: Ending the lifecycle of the F2E program.

7.1.7.1 *__User Story 1__: As a candidate, I need to indicate my anticipated graduation date so that F2E can have an idea when the lifecycle ends.*

Acceptance Criteria

- Student Aid must require that Candidates enter this information while completing the initial application.

7.1.7.2 *__User Story 2__: As the Student Aid system, I need to notify Candidates approaching the end of the F2E Lifecycle as their anticipated graduation date draws near.*

Acceptance Criteria

- Candidates receive emails and mobile app notifications at the beginning of their last semester/quarter.
- Candidates can change their anticipated graduation date; Candidates must submit proof of enrollment and F2E admin can either approve or deny the change.

7.1.7.3 *User Story 3: As the Student Aid system, I need to terminate Candidate's funding on graduation date.*

Acceptance Criteria

- Candidates will be notified of lifecycle end by email and Mobile app.
- Candidates will be sent a detailed report showing funding statistics for the duration of the program. Candidates have the ability to share information through social media to thank the F2E program.
- Each mentor connected with the Candidate is notified that the Candidate is no longer in the program.
- F2E admin can view all Candidates who have ended their lifecycle in the program.

7.2 System Quality Attributes (Non-Functional Requirements)

Note: We have rewritten the quality requirements in a format that is commensurate with the modern technologies and changes in happening in the computing world. So, we have removed attributes like portability, testability and environmental needs from the list. We have added data resiliency, modularity, single source of truth, and user experience.

7.2.1 Availability

As stated earlier, the solution shall be available 24x7, all days of the year. The end user perceived availability is 100%, with a statistical availability of 99.95%. The solution shall limit the potential data loss to 0.5%.

7.2.2 Security

The solution shall comply with PCI-DSS, FinCEN, HIPAA standards. The solution shall use open protocols like AES (for encryption of data at rest and over the wire), OAuth for authentication and custom controls for authorization.

The solution shall follow the shared responsibility model of the Microsoft Cloud (Azure) Solutions. (See Assumption section)

7.2.3 Performance

The solution shall maintain an average response time of 2s for all interactions excluding file services (like uploading and downloading of transcripts, end of year financial statements).

File services shall maintain a response time of 5s for the 95% of load.

See scalability for growth with user load and transaction per second.

7.2.4 Usability

The system shall support at least Spanish (European & American), Japanese, Korean, Mandarin, Cantonese, Arabic.

The system shall be usable without any need for onboarding and training sessions.

The solution shall support the needs of people who are differently abled, suffer from color blindness or ailments attributable to old age.

When an internet connection is interrupted, the solution should be able to take advantage of temporary or sandboxed storage available in the endpoints to help the users not lose data.

7.2.5 User Experience

The solution shall provide a consistent experience and same workflows in all form factors. The solution shall always indicate to people where they are in the workflow and what it would take for them to complete the task.

The solution shall inform the next steps and set expectations for turn-around time for interactions with F2E.

7.2.6 Modularity

The solution shall be modular to support ease of change, amplify the time to market and isolate the impact of a business process or rule change. Total time from identification of a need to create a new feature or modify a feature to release a usable solution shall be 12 weeks. This implies that the solution is modular and each part can be validated with limited to no impact to other parts of the solution.

The solution shall be deployable and upgradable by the end-users without them initiating any actions.

7.2.7 Scalability

Solution deployed on mobile devices and tablets shall not use more than 25% of available memory, storage, and, computing resources

Solution accessed from web browsers shall not cause the browser to freeze, hog more than 30% of allocated resources on an average.

The solution shall scale automatically with load, including switching across geographies based on the following rules related to memory utilization, CPU utilization, storage utilization, data redundancy. Initial limits will be defined based on default parameters of Azure services and adjusted periodically based on instrumentation and telemetry included in the solution.

Automatic scaling and self-healing/recovery shall have circuit breaker conditions based on total spend per month, number of requests from a specific endpoint or number of request to a specific feature.

7.2.8 Agility

Modules of the solution shall be clearly separated to define the common thread at a platform level and extensible services at a product or service level, so that common behaviors and data sets can be shared to add new services that F2E identifies. The solution shall enable F2E to go to market within 26 weeks of identifying a need.

7.2.9 Supportability

Kiwi group is planning to create this as a "SaaS" model so that it can use this solution to help organizations like F2E from other countries. The solution shall provide peace of mind to F2E from own the responsibility of support for the platform and services.

However, Kiwi group shall make the solution extensible and modular so that the agility, performance, and scalability needs of F2E can be met.

The solution shall have enough instrumentation, monitoring and alerting to let Kiwi group preempt an action to resolve a potential issue before F2E or the users of the platform could report them.

7.2.10 Flexibility

The solution shall clearly isolate fast-moving and slow-moving parts of the business process, business rules, experience enablers so that modifications to the solution and evolution of the solution can be made in line with the agility needs of F2E.

7.2.11 Single Source of Truth

The solution shall clearly maintain a single source of truth for all key entities and information stored, even if modern techniques are used to address the performance, experience and scale needs. All reporting and compliance audit shall be performed from the identified source(s) of truth.

7.2.12 Data Resiliency

The solution shall make an appropriate number of copies of the data, so that it can support a recovery point objective of 2 hours and recovery time objective 5 minutes, with a potential data loss rate of 3%.

7.3 Data Requirements

The solution shall manage the lifecycle of these key information records, meeting the applicable information security laws (eg: PII, PCI-DSS, OFAC):

Information	**Action/Timing**
Pre-verification form (personal student info)	Complete / Submit /Approval
Coordinator assignment to case/student	Payments
Coordinator notes on student intent/willingness to learn	interact with the coordinate
Student bank account	Approve / Deny student Eligibility
School tuition	Receive the money deposit
Personal information	Withdraw the money
School lodging amount	adjust the balance of payment
Catalog of professionals/mentors (name, expertise, and interests)	submit a grade status report
Student transcript/ Certificate	check the validity of reports
Student grade status report	Accept /Reject the reports

Information	Action/Timing
Mentor's advice for the students (Chat /Messages)	Terminate the funds for the disqualified students
Student Receipts (Report on spending)	

Mechanisms and techniques used for data storage (live, archival, caching), presentment, and structure shall be abstracted from the consumers of the data (eg: developing a compliance report).

All information exchange shall happen via predefined interfaces, that does not reflect the information storage protocols.

The solution shall enable access to information by approved third parties via defined information exchange protocols, without exposing underlying data management architectures.

The timezone for all deadlines will be based on the American Pacific time zone.