



For Immediate Release

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Positive+Balance™ financial literacy program helps students develop credit, debt, money management skills

ROUND ROCK, TEXAS – TG has expanded its financial literacy training programs to help a greater number of students understand effective credit and debt management practices, and to offer greater flexibility to meet the needs of individual campuses. Colleges and universities can now take advantage of the student- or professional-track courses in the Positive+Balance program to encourage financial literacy and academic success.

“Although TG has presented credit and debt management trainings for several years, we have seen a growing need for a more comprehensive – yet flexible – program for higher education professionals and students,” said Sue McMillin, TG president and CEO. “We are confident that all students can succeed in transitioning to life after college, and the Positive+Balance program can assist them in achieving their goals.”

The Positive+Balance curriculum is fully customizable for both students and student services professionals. Also, it can be integrated with existing campus default aversion programs. A sample of the workshops available for students includes:

- Money Management 101
- You Are Here: Getting to your academic and financial goals
- Life After College: Launching life and career
- The Balancing Act between Student Loans and Credit
- Becoming a Better Student
- Financial Fitness
- Consequences of Default: Protecting your investment in you

A sample of the workshops available for student services and financial aid professionals includes:

- Default Aversion Overview: Tools and techniques for success
- Removing the Roadblocks: Creating paths for student success
- Effective Loan Counseling
- Cohort Default Rates: Understanding the process
- Breaking New Ground: Case study of success in default aversion
- Answering Questions about Consolidation

“Because we recognize that not all students, campuses, or even financial aid offices are the same, we structured Positive+Balance to be customized for varying situations and learning needs,” said Shelia Dunlap, TG assistant vice president for default prevention. “I believe the greatest strengths of this program are its adaptability to fit the specific requirements of colleges and universities and the fact that all initial training classes are delivered by TG’s professional consultants – leaving the school’s staff free to take advantage of the learning experience.”

To help institutions get started with Positive+Balance, a TG default aversion consultant will meet with campus financial aid professionals to assess and determine individual needs. A customized program then is designed, which may incorporate some of TG's other default aversion tools and resources. The program is then delivered by TG default aversion professionals, who will follow up with the school and help to monitor results.

More information on Positive+Balance and TG’s other default prevention solutions, tools, and services, is available at www.tgslc.org.