

IN THIS ISSUE:

- AdvanTG 2.2 Features Hold/Release **1**
- Closed School Corner
- TG Eliminates Guarantee Fee
- Federal Register NPRM Update **2**
- Common Manual Gets More Common
- Neg Reg Summary for Committees III and IV
- New Stafford Loan Disclosure **3**
- Extended Eligibility for Increased Loan Limits
- Disaster Data **4**
- Consolidation Loan Interest Rate Update **5**
- Industry Electronic Resources
- Pencil Me In **6**
- Loss of Eligibility Due to Drug Convictions
- ED Corrects Delivery of Proceeds Guidance **7**
- Money Matters **8**

AdvanTG™ 2.2 Features Hold/Release

Texas Guaranteed Student Loan Corporation (TG) will release a software upgrade (version 2.2) to AdvanTG™ in July. This version features Hold and Release CommonLine Version 4 transactions that will assist customers in the implementation of Cash Management requirements. On or after July 1, 1999, a school must return Federal Family Education Loan Program funds to a lender if the school does not deliver those funds to a student or parent for a payment period within three business days following the date the school receives the funds via electronic funds transfer (EFT) or master check (see *Shoptalk* Edition 94).

A Hold/Release flag, which resides in the school's profile on TG's mainframe, sets a "hold" or "release" code on every disbursement that is guaranteed for the school. Every school's profile is set to a default value of "release" unless TG receives notification from the school requesting that their default flag for Hold/Release be set to "hold."

Using Hold/Release via AdvanTG

The new Hold/Release feature in AdvanTG 2.2 provides the schools with the ability to make adjustments to the pre-established code entered in the Hold/Release field. Schools can update the Hold/Release field on individual disbursements when submitting an application for guarantee via AdvanTG 2.2. In addition, AdvanTG 2.2 allows schools to change a disbursement's Hold/Release field after guarantee. Schools and lenders will receive electronic notification of changes made to Hold/Release fields via AdvanTG. AdvanTG 2.2 features reports that allow schools and lenders to track the current value of Hold/Release fields on individual disbursements.

Using Hold/Release via Online Access

As an alternative to using AdvanTG, schools can use the Hold/Release field via the School Disbursement Change screen found in OnLine Access. This screen has been modified to include the new Hold/Release field. If this field contains an "H," the disbursement is on "hold." The disbursement will not be made by the lender until the school has changed the field to "R" for release. Once the field has been updated with an "R," the lender can make the loan proceeds available to the school. An automated history comment will be recorded in TG's loan history each time a school modifies the Hold/Release field via OnLine Access.

TG's AdvanTG™ 2.2 assists customers in the implementation of Cash Management requirements.

EFT Disbursements

It should be noted that an EFT disbursement will not occur unless TG's system indicates both lender approval "A" and school approval "R" on the specified disbursement. Schools may ask Loan Guarantee Operations to assist them in updating individual Hold/Release fields. The request must be sent *in writing* by an e-mail message to lgo.helps@tgslc.org, by fax to (512) 336-4777, or by mail. Verbal requests will not be accepted.

Questions

For questions about AdvanTG or the new Hold/Release process, contact TG Customer Support at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgslc.org. ★



CLOSED SCHOOL CORNER

NEWLY REPORTED CLOSURES

TG SCHOOL ID#	SCHOOL NAME	SCHOOL ADDRESS	UNOFFICIAL CLOSURE DATE	ED'S OFFICIAL CLOSURE DATE
023565000	American Beauty Academy	2440 22nd St. Gulfport, MS 39501-4647	N/A	03/31/1999
011517000	American Career College	2200 25th Ave. Gulfport, MS 39501-4598	N/A	03/31/1999
010465000	Learning Institute for Beauty Sciences	45 Sunset Strip Succasunna, NJ 07876-1311	N/A	11/01/1998

TG Eliminates Guarantee Fee

Texas Guaranteed Student Loan Corporation (TG) will eliminate all guarantee fees until further notice for Federal Stafford and PLUS (Parent) loans guaranteed on or after July 19, 1999. The guarantee fee waiver lowers the cost to TG borrowers participating in the Federal Family Education Loan Program (FFELP).

On May 10, 1999, TG waived its guarantee fee for graduate, professional, and four-year undergraduate students. The guarantee fee was reduced to one-half percent for students at two-year postsecondary schools and remained at one percent for proprietary school students.

This most recent action by TG now brings the guarantee fee to zero for all TG borrowers.

"We are interested in maintaining and enhancing the level of service and satisfaction to the schools and students we serve. Our personal approach of actively listening and responding to the needs of the schools with which we partner has provided TG with the privilege of serving over 80 percent of the Texas student loan market. Our decision to waive the guarantee fee was done in part to ensure that TG protects its ability to continue to serve the families and students of Texas. We

have guaranteed loans since 1981 in Texas and are determined to provide the quality personal service that student loan borrowers and business partners have come to expect and trust us to deliver," said Milt Wright, TG President and CEO.

Questions

Questions about TG's guarantee fee waiver should be addressed to Vickie Tanner, Assistant Vice President of TG Customer Services at (800) 252-9743, ext. 4526. ★

Federal Register NPRM Update

Accrediting Agency NPRM

The Department of Education (ED) published a Notice of Proposed Rulemaking (NPRM) — The Secretary's Recognition of Accrediting Agencies — in the June 25, 1999 *Federal Register*. ED proposes to amend the regulations governing their recognition of accrediting agencies to implement new provisions in the 1998 Reauthorization (HEA). ED recognizes accrediting agencies to assure that those agencies are, for HEA and other federal purposes, reliable authorities regarding the quality of education or training offered by the schools or programs they accredit. ED must receive comments on or before August 24, 1999.

School Eligibility/Participation NPRM

ED published an NPRM — Institutional Eligibility Under the Higher Education Act of 1965, as amended, and Student Assistance General Provisions — in the July 15, 1999 *Federal Register*. The proposed regulations amend the regulations that govern school eligibility for and participation in the student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended. The revisions implement changes made by the 1998 Reauthorization. ED must receive comments on or before September 13, 1999.

Student Eligibility NPRM

ED published an NPRM — Student Assistance General Provisions — in the July 16, 1999 *Federal Register*. ED proposes to revise the current Student Assistance General Provisions, 34 CFR part 668, concerning student eligibility for financial assistance programs authorized under Title IV, HEA. The revisions implement changes made by the 1998 Reauthorization. ED must receive comments on or before September 14, 1999. ★

Common Manual Gets More Common

The *Common Manual* just got more common, and the participants in the Federal Family Education Loan Program (FFELP) will enjoy the harmony.

The 1999 version of the *Common Manual* was published and distributed during July. As a result of a dramatic (33 percent) reduction in guarantor exceptions, schools, lenders and guaranty agencies will find a significant increase in policy commonality among the

thirty-six member guaranty agencies of the *Common Manual*. The exceptions covered all aspects of FFELP loan administration, and their elimination, along with each guarantor's adoption of common policy, will further ease the administration of the program by schools and lenders.

The *Common Manual* is designed to establish common policy to which all guarantors subscribe. The recent efforts to increase

commonality are a clear statement of each member guaranty agency's continuing commitment to that mission.

If your primary guarantor is Texas Guaranteed Student Loan Corporation (TG) and you did not receive your *Common Manual*, please contact Darron Grussendorf in TG Policy and Regulatory Affairs at (800) 252-9743, ext. 4589. ★

Neg Reg Summary for Committees III and IV

Negotiated Rulemaking (Neg Reg) Committees III and IV have completed their negotiations. Committee III was responsible for negotiating rules on student eligibility, program eligibility, and return of Title IV funds issues. The committee reached final consensus on all issues, excluding one item regarding return of Title IV funds that was removed from the negotiations but will be included in the proposed regulations. Committee IV was responsible for a variety of school eligibility issues. Negotiators reached final consensus on all issues subject to negotiation except for regulatory provisions regarding the 90/10 rule for proprietary schools, which stipulates that a school may receive no more than ninety percent of its revenues from the Title IV funds received by its students.

The Department of Education (ED) expects to issue 11 Notices of Proposed Rulemaking (NPRM) reflecting the four Negotiated Rulemaking Committees' agreements very soon. The complete NPRMs for all Neg Reg Committees will be published on the National Council of Higher Education Loan Programs web site at www.nchelp.org and the National Association of Student Financial Aid Administration web site at www.nasfaa.org.

Schools and lenders are urged to provide ED with their comments on specific issues. Comment periods will be 45 or 60 days, depending on the time constraints of the individual NPRM. If you do not plan, or do not wish, to provide comments to an NPRM on behalf of your individual organization, you are invited to send your comments to Texas Guaranteed Student Loan Corporation (TG). TG will be providing comments on most of the 11 NPRM packages and appreciates learning of any issues that school and lender customers wish to highlight. Send your comments by e-mail to Steven Smith in TG Policy and Regulatory Affairs (steven.smith@tgslc.org) no later than ten business days before the comment deadline of the NPRM for which you are providing comments. Please include a telephone number in the event that TG needs to discuss your comments with you.

Rules that are finalized by November 1, 1999, are scheduled to take effect on July 1, 2000. For a recap of the Neg Reg for Committees III and IV by topic, access *TGWorks Online* at www.tgslc.org under Resources for Schools and Lenders. ★

New Stafford Loan Disclosure

Beginning on July 30, 1999, Texas Guaranteed Student Loan Corporation (TG) will provide a revised Federal Stafford Loan Notice of Guarantee/Disclosure Statement (NOG) for all Stafford loans processed through AdvanTG™ version 2.2, including revised and reprinted NOGs. Customers that receive hard copies of the NOG directly from TG also will receive the new version.

The new NOG will incorporate information that supports the Master Promissory Note. Customers using an earlier version of AdvanTG will need to upgrade to version 2.2 in order to receive the new Stafford NOG.

As an added service, TG will begin sending revised and reprinted NOGs to the *current holder* of the loan, as indicated in TG's system, rather than the originating lender, in the event the loan has been sold.

Questions

For questions about the new NOG, AdvanTG 2.2, or TG's support of MPN processing, call TG Customer Support at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgslc.org. ★

Extended Eligibility for Increased Loan Limits

The Department of Education (ED) published a guidance letter (GEN-99-21), dated July 1999, that announces the extension of school eligibility to award increased unsubsidized loan amounts for the 1999-2000 academic year, due to the phaseout of the Health Education Assistance Loan (HEAL) Program. This new guidance now allows schools that have students enrolled in eligible Health Professions programs to award increased loan limits for unsubsidized loans *regardless of whether the school previously participated in the HEAL Program.*

Previous Guidance

In 1996, ED decided that only those schools that had participated in the HEAL Program during the last federal fiscal year in which HEAL was fully authorized, FY 1995 (October 1, 1994, through September 30, 1995), would be eligible to award unsubsidized loans in excess of the regular maximum amounts. This was because students at schools that did not participate in the HEAL program during FY 1995 (as well as those that subsequently dropped out of HEAL) became ineligible for HEAL when their school decided not to participate in the program (not because of the phaseout).

New Guidance

Section 428H(D)(2) of the Higher Education Act of 1965 (HEA), as amended, authorizes ED to increase loan limits for unsubsidized loans to certain student borrowers under the Federal Family Education Loan Program. This provision was included in the HEA to address the needs of health professions students who were affected by the phaseout of the HEAL Program.

In connection with the phaseout of HEAL, ED reviewed the initial policy limiting increased loan amounts to schools participating in HEAL during FY 1995. They determined that the completion of the phaseout of HEAL has changed the basis for the original policy and that it is not fair to health professions

students to base their maximum loan amount on their schools' former participation in a program that no longer provides loans. Therefore, ED is extending to all schools the eligibility to award increased loan amounts to students enrolled in eligible Health Professions programs. This extended authority is effective for any loan period that begins on or after May 1, 1999.

Annual and Aggregate Limits

The annual unsubsidized Stafford loan limits for eligible health profession students supplement the regular Stafford loan limits the student would be eligible to receive in the same loan period, and cannot exceed the lesser of the following:

- The student's cost of attendance less other financial aid.
- The student's regular unsubsidized Stafford loan limit plus the student's applicable HEAL loan maximum.

HEAL loan maximums are specified in section 104.3.2 of the *Department of Health and Human Services, Student Financial Aid Guidelines*. Schools should consult this manual for determining a specific student's increased loan eligibility. The manual is available on *TGWorks Online* at www.tgslc.org under Resources for Schools and Lenders, More Information. Schools must follow HEAL proration requirements and other HEAL program restrictions when awarding students increased unsubsidized Stafford loans, except that the HEAL program needs test is not required to receive the increased unsubsidized Stafford loan amount.

In general, the maximums are as follows:

- \$12,500 for a nine-month academic year, not to exceed \$16,667 for a 12-month academic year for students enrolled in a bachelor or master of science in pharmacology, graduate of public health,

See LOAN LIMITS on page 5.

Disaster Data

The Department of Education (ED) published several notices about areas that the Federal Emergency Management Agency has declared to be natural disaster areas. ED's current disaster-related forbearance policy should be applied to certain borrowers who reside in counties in the following areas:

Date of Disaster	Disaster Letter #	Disaster Area	Reason
3/1/99	99-19	North Dakota	Severe storms and tornadoes
5/16/99	99-20	Iowa	Tornadoes and flooding
6/4/99	99-21	South Dakota	Tornadoes and flooding
4/3/99	99-22	Missouri	Severe storms and flooding
5/16/99	99-23	Iowa	Tornadoes and flooding
4/29/99	99-24	Colorado	Severe storms and flooding
5/3-4/99	99-25	Kansas	Tornadoes
5/16/99	99-27	Iowa	Tornadoes and flooding

LOAN LIMITS (Continued from page 4)

doctor of chiropractic, doctoral degree in clinical psychology, or masters or doctoral degree in health administration.

- \$20,000 for a nine-month academic year, not to exceed \$26,667 for a 12-month academic year, for students enrolled in doctoral programs in allopathic medicine, osteopathic medicine, dentistry, veterinary medicine, optometry, and podiatric medicine.

Health profession students who are eligible for increased unsubsidized Stafford loans may receive an aggregate amount of \$189,125. Subsidized Stafford loans may comprise no more than \$65,500 of this amount. Undergraduate five-year bachelor of pharmacology students may receive an aggregate amount of \$70,625. Subsidized Stafford loans may comprise no more than \$23,000 of this amount.

Questions

If your school receives guarantee rejects from Texas Guaranteed Student Loan Corporation

(TG) because of system edits that are currently in place but your school otherwise qualifies as an eligible school to award increased unsubsidized loan amounts per ED's new guidance, you should immediately contact TG Loan Guarantee Operations at (800) 446-5616, or send an e-mail message to lgo.helps@tgslc.org.

Schools are responsible for monitoring loan limits. However, TG edits serve as a backup to ensure that loans are not guaranteed if the loan amount exceeds statutory limits. Please be aware that if these edits are removed for your school to facilitate the guarantee of increased unsubsidized loan amounts for eligible Health Professions students, the edits are removed for *all* students at your school.

If you have questions about letter, contact Vanessa Freeman in ED's Program Development Division of the Office of Student Financial Assistance at (202) 708-8242, or send an e-mail message to vanessa_freeman@ed.gov. ★

Consolidation Loan Interest Rate Update

Consolidation Loans that Include Heal Loans

The maximum interest rate for the portion of each Consolidation loan that is attributable to a loan made under the Health Education Assistance Loan (HEAL) program for the period July 1, 1999 through June 30, 2000 is 7.60 percent. The interest rate is equal to the average of the bond equivalent rates of the 91-day Treasury bill auctioned for the quarter ending June 30, 4.60 percent plus 3.0 percent.

Correction to ED's New Consolidation Interest Rates

The Department of Education (ED) published a memo on June 4, 1999. The correct interest rate calculation for loans made before July 1, 1994 is the weighted average of the interest rates on the loans consolidated, rounded to the nearest whole percent, *but may not be less than 9 percent*. ★

Eligible Health Professions Programs and Their Approved Accrediting Agency

The following is a complete listing of the health professions programs whose students are eligible for the increased funding and the approved accreditation agency for each program:

- Allopathic Medicine accredited by the Liaison Committee on Medical Education;
- Osteopathic Medicine accredited by the American Osteopathic Association, Bureau of Professional Education;
- Dentistry accredited by the American Dental Association, Commission on Dental Accreditation;
- Veterinary Medicine accredited by the American Veterinary Medical Association, Council on Education;
- Optometry accredited by the American Optometric Association, Council on Optometric Education;
- Podiatric Medicine accredited by the American Podiatric Medical Association, Council on Podiatric Medical Education;
- Pharmacy accredited by the American Council on Pharmaceutical Education;
- Public Health accredited by the Council on Education for Public Health;
- Chiropractic Medicine accredited by the Council on Chiropractic Education, Commission on Accreditation;
- Health Administration Graduate Programs accredited by the Accrediting Commission on Education for Health Services Administration; and
- Clinical Psychology accredited by the American Psychological Association, Committee on Accreditation.

Industry Electronic Resources

Electronic Common Manual

Texas Guaranteed Student Loan Corporation (TG) is pleased to announce distribution of the latest version of the Electronic *Common Manual* (ECM). This ECM has the same useful features as the previous version, including automated find and full-text search capabilities, preset bookmark and thumbnail images, fully functional index, and ability to print any document in black and white or in color.

ECM may be installed on as many computers as needed within the user's organization.

Unlike many software products whose licensing agreements prohibit multi-installations, ECM may be installed on as many computers as needed within the user's organization. Because of this feature, TG will send only one set of diskettes to each location of TG's participating schools and lenders.

TG customers receive this tool, on request, free of charge, in either Windows 95 or Windows 3.1. The new ECM completely replaces the version that TG distributed in 1998. Note: If your computer does not currently have Adobe Acrobat Reader, or has a version prior to 3.0, you will first need to install or upgrade the Adobe Reader before installing ECM. The Adobe Acrobat Reader is free and is available for downloading onto your computer by accessing the Adobe web page at www.adobe.com. Before installing the new ECM, be sure to delete the previous version from your system (except for the Acrobat Reader version 3.0), as the new version will not simply override the previous version. To place your ECM diskettes order, contact TG Customer Support at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgslc.org. Please include the

name of your institution, contact name, address and phone number.

NCHELP InfoPak CD-ROM

The National Council of Higher Education Loan Program (NCHELP) has released a new edition of its *InfoPak* CD-ROM. The *Common Manual* section has been updated with the 1999-2000 reprint of the *Common Manual* and bulletins. The CommonLine section now includes CommonLine Release 3 and 4 documentation. Presentations on Administrative Wage Garnishment and Common Claim Initiative have been added to the Training Materials section.

This edition contains several new documents in the Reference Materials section, such as a series of reports from the Department of Education's (ED) Office of Inspector General and the General Accounting Office that relate to financial aid and documents that focus on reauthorization issues, including:

- Public Law 105-244 (the 1998 Amendments to the Higher Education Act),
- The HEA of 1965, as amended through October 7, 1998,
- Related ED Dear Colleague letters,
- A summary of negotiated rulemaking,
- A draft of the proposed regulations,
- Reauthorization House and Senate bills as introduced and,
- The committee and conference reports.

The *InfoPak* indexed reference collection can be used with personal computers or over networks. TG will provide a copy of the NCHELP *InfoPak* CD-ROM free of charge to schools that are interested in obtaining this useful tool. To place your order, contact TG Customer Support at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgslc.org. Please include the name of your school, contact name, address, and phone number. NCHELP member lenders may order directly from NCHELP at www.NCHELP.com. ★

PENCIL ME IN

DATES TO REMEMBER

September 6	Labor Day, TG offices closed
September 16-17	NCHELP Leadership Conference, Washington, D.C.
October 5-8	TASFAA ABC Workshop and TASFAA Conference, Montgomery, Texas
October 11	Columbus Day, TG offices closed
November 11	Veterans' Day, TG offices closed
November 14-17	NCHELP Training Conference, San Antonio, Texas
November 25-26	Thanksgiving Holidays, TG offices closed
December 8-10	SWASFFA Conference, New Orleans, Louisiana
December 23-24	Holidays, TG offices closed
December 30	TG offices closing at noon
December 31	New Year's Holiday, TG offices closed

Loss of Eligibility Due to Drug Convictions

The Department of Education (ED) received numerous inquiries regarding the Reauthorization provision 1998 (HEA) relating to student loss of eligibility for Title IV aid due to drug convictions. As a result, ED published GEN-99-16 to announce that the new student eligibility provision will not become effective until July 1, 2000, and to provide interim guidance to be used until final regulations are issued.

The HEA now requires that a student's eligibility for federal student aid be suspended if the student is convicted, under federal or state law, of any offense involving the possession or sale of a controlled substance (generally meaning illegal drugs, but not including alcohol or tobacco). Eligibility suspension begins on the date of conviction and lasts until the end of a specified period defined in the HEA. The suspension of eligibility ranges from one year to indefinite, depending upon the number and types of convictions. A student may regain eligibility early by completing a drug rehabilitation program that meets certain statutory and regulatory requirements, or if the conviction is overturned.

Implementation

All regulations related to Title IV of the HEA are subject to both the requirements of negotiated rulemaking and the master calendar provisions of the HEA. As a result, final regulations establishing the criteria for acceptable drug rehabilitation programs will be published by ED later this year and will become effective July 1, 2000.

Therefore, this new student eligibility provision will not be implemented until regulations defining an acceptable drug rehabilitation program take effect on July 1, 2000. Until that time no student will be determined to be ineligible for Title IV assistance under the new provision.

Student's Actions Affect Eligibility

A student's actions between now and the effective date of the regulations may affect eligibility. For example, a first conviction for possession of a controlled substance on February 1, 2000, will make the student ineligible for Title IV assistance from July 1, 2000 (the effective date of the regulations) until January 31, 2001 (one year from the date of conviction). If the conviction is the second for the student, eligibility would not be regained until January 31, 2002 (two years from the conviction). Because of the serious consequences of the new provision to some students, ED encourages, but is *not* requiring, schools to inform their students of the new provision and help them understand how their actions might affect their future eligibility.

Students affected by the new law can avoid a loss of eligibility by completing an acceptable drug rehabilitation program. Because the final regulations defining an acceptable rehabilitation program will be published by November 1, 1999, students will have time to enroll in acceptable drug rehabilitation programs before the regulations become effective on July 1, 2000.

Schools are *not* required to question their federal student aid applicants about drug related matters. ED is working with representatives from various schools to develop processes to collect needed information from applicants and to report the results to schools. Texas Guaranteed Student Loan Corporation (TG) will update its business partners when the final plans are developed.

Questions

For questions about the effect of drug convictions on student eligibility for Title IV financial aid or for a copy of GEN-99-16, contact TG Customer Support at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgslc.org. ★

ED Corrects Delivery of Proceeds Guidance

The Department of Education (ED) published a policy guidance letter dated June 11, 1999. The guidance letter was supposed to serve as a reminder to schools that the time frame for the *delivery* of Federal Family Education Loan Program (FFELP) loan proceeds received by Electronic Funds Transfer or master check is reduced from ten days to three days on July 1, 1999. However, the guidance letter mistakenly advised schools that the time frame for the *return* of FFELP funds is reduced from ten days to three days. ★

SHOP TALK

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www.tgslc.org

Shoptalk is published by Texas Guaranteed Student Loan Corporation (TG). Unless specifically noted, the policies and procedures outlined in *Shoptalk* apply only to loans made under TG's guarantee and not to loans underwritten by other guarantors.

To ask questions about the articles in *Shoptalk*, subscribe or order additional copies, please contact Communications at (800) 252-9743, ext. 2878 or communications@tgslc.org

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Online copies of *Shoptalk* are available at www.tgslc.org.

AdvanTG is a trademark of Texas Guaranteed Student Loan Corporation.

Return Service Requested

MONEY MATTERS

The average of the bond equivalent rates of 91-day Treasury bills auctioned during the quarter ending June 30, 1999, is 4.60%.

SPECIAL ALLOWANCE RATES

Eligible Loans	Applicable Interest Rate (%)	Annual Special Allowance Rate	Special Allowance for Quarter Ending 6/30/99
Loans made prior to 10/1/81	7	.01125	.002813
Tax exempt loans made on or after 10/1/80, but prior to 10/1/81	7	.025	.00625
	9	.005	.00125
Loans made on or after 10/1/81, but prior to 11/16/86	7	.0110	.00275
	8	.0010	.00025
Tax exempt loans made on or after 10/1/81	6	.035	.00875
	6.86 (Var.)	.0264	.0066
	7	.025	.00625
	7.46 (Var.)	.0204	.0051
	7.66 (Var.)	.0184	.0046
	8	.015	.00375
	8.25 (Var.)	.0125	.003125
	8.26 (Var.)	.0124	.0031
	8.41 (Var.)	.0109	.002725
Subsidized Stafford loans made on or after 10/17/86, but prior to 10/1/92, and unsubsidized Stafford loans made prior to 10/1/92, for periods of enrollment beginning on or after 10/1/92, and Consolidation loans made on or after 11/16/86, but prior to 10/1/92	8.53 (Var.)	.0097	.002425
	9	.005	.00125
	7	.0085	.002125
	8	.00	.00
Subsidized and unsubsidized Stafford and Consolidation loans made on or after 10/1/92	8.26 (Var.)	.00	.00
	8.41 (Var.)	.00	.00
	6	.0170	.00425
	7	.0070	.00175
	8	.00	.00
Subsidized Stafford loans and unsubsidized Stafford loans made on or after 7/1/95, but prior to 7/1/98, only during the in-school, grace, and deferment periods.	8.25 (Var.)	.00	.00
	8.26 (Var.)	.00	.00
	7.66 (Var.)	.00	.00
	6.86 (Var.)	.00	.00
Subsidized Stafford loans and unsubsidized Stafford loans made on or after 7/1/98, but prior to 7/1/03, only during the in-school, grace, and deferment periods.	7.66 (Var.)	.00	.00
	6.86 (Var.)	.00	.00
Subsidized Stafford loans and unsubsidized Stafford loans made on or after 7/1/98, but prior to 7/1/03, except during the in-school, grace, and deferment periods.	7.46 (Var.)	.00	.00