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Learnstudentaid.org Premieres at NASFAA Conference

Texas Guaranteed (TG), the National Association of Student Financial Aid Administrators (NASFAA), and the University of North Carolina at Wilmington (UNCW) premiered learnstudentaid.org during the recent NASFAA conference in Washington, DC. The partnership will offer the nation's first online training for student financial aid administrators.

"The strength of learnstudentaid.org is its partnership of organizations, each with a strong history of financial aid training and management," said Milt Wright, President and CEO of TG. "This is training for financial aid professionals by financial aid professionals."

Each learnstudentaid.org partner plays a crucial role in the success of the project. TG is the technology leader, hosts the web site, and manages the sophisticated training database system. NASFAA is responsible for developing all courses and overseeing the professional development features of the curriculum, including a peer mentor program. UNCW, a university with a strong background in distance education, provides expertise in distance learning methods. The UNCW student financial aid office provides quality control for the training modules.

"NASFAA has developed training for student financial aid professionals for over 30 years," said NASFAA president Dallas Martin. "With learnstudentaid.org, we will expand the reach of our professional development, and our professional association, by making training available anytime, anywhere."

Learning Anytime, Anywhere

Learnstudentaid.org will use distance learning methods and technologies to offer immediate and easy access to the highest quality professional education available in the industry. Enrollment in learnstudentaid.org courses will require no special equipment or software, since virtually all financial aid administrators have Internet connectivity right from their campus offices.

Learnstudentaid.org was the winner of a highly competitive Learning Anytime Anywhere Partnerships (LAAP) grant from the U.S. Department of Education last year. The LAAP grant promotes partnerships that develop state-of-the-art distance education programs. All LAAP projects must develop education that is unlimited by time or distance.

LAAP grant funding, which must be matched by the partners, provides three years of start-up capital for the project. During that time, a series of courses covering a full range of topics essential to successful financial aid administration will be developed.

More Information

For more information about learnstudentaid.org, including a preliminary list of courses, type in learnstudentaid.org in your browser. Use the online forms provided on the site to sign up to be a mentor or pilot course tester. ★



CLOSED SCHOOL CORNER

NEWLY REPORTED CLOSURES

TG SCHOOL ID#	SCHOOL NAME	SCHOOL ADDRESS	UNOFFICIAL CLOSURE DATE	ED'S OFFICIAL CLOSURE DATE
022166000	Moler Hairstyling College	5840 W. Madison St. Chicago, IL 60644	N/A	06/01/2000
025308000	Politechnical Institute of Florida	500 W. 29th St. Hialeah, FL 33012-5712	N/A	03/24/2000

ED CLOSED DATE REVISIONS

TG SCHOOL ID#	SCHOOL NAME	SCHOOL ADDRESS	PREVIOUS ED CLOSURE DATE	REVISED OFFICIAL ED CLOSURE DATE
020882000	Jordan College	360 W. Pine St. Cedar Springs, MI 49319	05/24/1995	06/30/1995

ED Prepares to Release FY 1998 Cohort Default Rates

The U.S. Department of Education (ED) plans to mail the fiscal year (FY) 1998 official cohort default rates to schools on September 28, 2000. Schools with FY 1998 cohort rates of 10.0 percent or greater will also receive a report listing the Federal Family Education Loan Program (FFELP) or Federal Direct Loan Program loans included in the default rate calculation.

Consequences of High Cohort Rates

Schools with an official cohort default rate of twenty-five percent or higher for the three most recent fiscal years (FY 1996, FY 1997, and FY 1998) will lose FFELP, Direct Loan Program, and Federal Pell Grant Program eligibility unless those schools successfully appeal the eligibility loss. Only those schools that were not participating in the FFELP or Direct Loan Program on October 7, 1998, and remain out of the loan programs are exempt from the loss of Pell Grant eligibility.

Schools with official FY 1998 cohort rates that exceed forty percent are also subject to possible loss of eligibility to participate in all Title IV programs unless the schools successfully appeal the eligibility loss.

Cohort Rate Appeals

Schools may appeal their official FY 1998 cohort rates based on allegations of

erroneous data, improper loan servicing and collection, and/or exceptional mitigating circumstances. As in the past, appeals based on erroneous data and improper loan servicing and collection of FFELP loans must be submitted to the school's guarantor(s) within specified time frames to permit the school's continued eligibility while the appeal is pending. Appeals regarding exceptional mitigating circumstances must be submitted by schools directly to ED. ED's Direct Loan servicer is responsible for responding to schools' allegations regarding all Direct Loan Program loans.

Schools are advised to send cohort appeals to TG's Compliance Administrative Operations at the corporate mailing or overnight shipping address as appropriate.

TG mailing address:

Texas Guaranteed Student
Loan Corporation
Attn: Compliance Analyst
P. O. Box 201725
Austin, Texas 78720-1725

Address for overnight delivery services:

TG Distribution Center
Attn: Compliance Analyst
2929 Longhorn Blvd., Suite 106
Austin, Texas 78758

Questions

For questions about the FY 1998 cohort default rates, contact ED's Default Management Division hotline at (202) 708-9396 or TG's Compliance Administrative Operations at (800) 252-9743. ★

Ability-to-Benefit Discharge: *Jordan v. Riley*

In July 2000, the Department of Education (ED) released a Dear Guaranty Agency Partner letter (G-00-01) announcing a change in false certification discharge regulations due to the decision in the *Jordan v. Riley* case. ED stated that the borrower employment attempt requirements in 34 CFR 682.402(e)(3)(ii)(C) are no longer applicable. In other words, a borrower requesting a discharge is only required to demonstrate that the school did not comply with statutory ability-to-benefit requirements when it admitted him or her and certified his or her eligibility to borrow. ★

PRODUCT SUPPORT FORUM

ADVANTG™ 2.2 MPN ADJUSTMENTS REQUIRED TO PREVENT LOAN REJECTIONS

Now that July 1, 2000, has come and gone, all Stafford loan requests must be submitted using the Master Promissory Note (MPN). Schools using AdvanTG™ 2.2 without a CommonLine Version 4 interface to submit requests must make some adjustments to their settings to assure that all Stafford loan requests are submitted correctly.

AdvanTG 2.2 Settings

To accurately identify school certifications as MPN records, schools currently running AdvanTG 2.2 without a CommonLine Version 4 interface must set their AdvanTG defaults to mark all Stafford loans as MPNs at the time of data entry or import. Doing so ensures that all records for loan periods

on or after July 1, 2000, and for loans certified on or after July 1, 2000, are submitted as MPNs.

To correct records that are incorrectly submitted as Common Stafford Application loans, schools must delete Common Stafford Application records and resubmit them as MPN records in order for the loans to guarantee. Records you submit through AdvanTG without first resetting your defaults will pass the AdvanTG 2.2 edits. However, they will reject once they hit Texas Guaranteed's (TG) mainframe edits.

Specific Instructions

TG's Product Support Group (PSG) can provide specific instructions on setting up

AdvanTG defaults to support MPN processing. AdvanTG 2.2 is the only AdvanTG version that provides full support for MPNs. Institutions running AdvanTG in a version earlier than 2.2 should contact PSG at (800) 252-9743, ext. 2222, for information on an upgrade.

Questions

For questions concerning MPN implementation, visit the "Schools & Lenders" section of *TGWorks Online* at www.tgslc.org, contact TG Customer Support at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgslc.org. ★

New FERPA Regulations

In the July 6, 2000, *Federal Register*, the Department of Education released the final regulations for the Family Educational Rights and Privacy Act (FERPA). The new regulations, which went into effect on August 7, 2000, contain significant changes from the proposed rules published in June 1999. In addition to the regulatory language, the *Federal Register* also contains an analysis of comments and changes. The regulations pertain to the authorization of schools to disclose certain information to the public and to the parents of students.

To access this *Federal Register*, go to http://www.access.gpo.gov/su_docs/fedreg/a000706c.html and scroll to Education Department to download the document in text or PDF format. For further information, contact Ellen Campbell, U.S. Department of Education, at (202) 260-3887. ★

THE WEBSHOP

INTERNET RESOURCES REFERENCED IN THIS ISSUE

The Web addresses listed below refer to the online information mentioned in this issue of *Shoptalk*.

The nation's first online student financial aid training

www.learnstudentaid.org

MPN Implementation details

TGWorks Online, "Schools & Lenders"

<http://www.tgslc.org/>

July 6 *Federal Register* (Family Educational Rights and Privacy Act final rules)

http://www.access.gpo.gov/su_docs/fedreg/a000706c.html

July 27 *Federal Register* (FFELP, Perkins, and SLEAP NPRMs)

http://www.access.gpo.gov/su_docs/fedreg/a000727c.html

August 2 *Federal Register* (Cohort Default Rate, and Death and Disability Discharge NPRMs)

http://www.access.gpo.gov/su_docs/fedreg/a000802c.html

August 10 *Federal Register* (Teacher Loan Forgiveness and General Provisions NPRMs)

http://www.access.gpo.gov/su_docs/fedreg/a000810c/html

Return of Title IV Funds Worksheets

TGWorks Online, "Schools & Lenders/Reauthorization"

<http://www.tgslc.org/tgslc/schools/titleIVwrksht.htm>

Software product to assist schools in calculating the Return of Title IV funds

<http://www.SFAdownload.ed.gov>

The Integrated *Common Manual* online

TGWorks Online, "Schools & Lenders"

http://www.tgslc.org/tgslc/schools/integrated_online_manual.htm

Loan Guarantee System Edits

http://www.tgslc.org/tgslc/schools/fly_ir.htm ★

COMMON MANUAL UPDATES

INFORMATION ON REVISIONS TO THE COMMON MANUAL

Note: Current *Common Manual Updates* (Updates) and an integrated version of the Common Manual (integrated version) are available on *TGWorks Online* under "Schools & Lenders." By posting Updates and the integrated version online, TG offers its customers access to new policies shortly after the Common Manual Governing Board approves them.

If you want to be notified each time Updates and a revised integrated version are posted online, you can join TG's electronic news service, *TG NetWorks*. To join, go to *TGWorks Online* at www.tgslc.org, click "Subscribe," and complete the online form.

Delivery or Return of Loan Proceeds

The *Common Manual* has been updated to clarify that in overaward situations schools must indicate in writing the reason for returning loan proceeds and, if applicable, provide the student's withdrawal date. In

all other cases, schools are encouraged to provide the reason for returning loan proceeds and, if applicable, provide the student's withdrawal date.

Affected Sections: 6.3.I. (Delivery or Return of Loan Proceeds Chart, Footnote 2)

Effective Date: Effective retroactively to the implementation of the *Common Manual*

Basis: §668.19(a)(4); §668.22(j); §668.58(c); §668.60(b)(3); §668.167(b); §682.604(h); §682.607(c); Department of Education Policy Bulletin dated June 2, 1997

Policy Information: Reference #455

Guarantor Comments: None

Note: The Policy Committee has identified two important changes relating to the new 270-day delinquency period that should have appeared in the 2000 update but were overlooked in this recent

revision. Each of these changes is applicable to CCI Chapter 8 of the 2000 update of the *Common Manual* and will be corrected in the 2001 update as technical edits. However, due to the significance of the errors, the Policy Committee believes that the community should be aware of the changes in the interim.

The first change is to subsection ^{cc1}8.3.B., page 36, column 2, caret under "Claim Form." The change is as follows:

▲ Contact your guarantor for more information regarding procedures for documenting the requisite ~~180~~ 270-day delinquency period. See section 1.5 for contact information.

The second change is to subsection ^{cc1}8.8.D., page 48, column 2, bullet 1.

The change is as follows:

● A default claim by the ~~270~~ 360th day of delinquency. ★

NPRM News

Perkins Loan Program NPRM

In the July 27, 2000, *Federal Register*, the Department of Education (ED) published a Notice of Proposed Rulemaking (NPRM) for the Federal Perkins Loan Program. The proposed regulations would alter the process of assigning defaulted Perkins loans to the Secretary for collection. Also, the proposed regulations would allow state schools participating in the Perkins program to invoke their right to sovereign immunity in bankruptcy proceedings. Finally, the proposed regulations would clarify the maximum collection costs that may be assessed to a borrower who defaults on a rehabilitated loan. ED must receive comments on this NPRM on or before September 11, 2000. Comments can be sent by e-mail to perkinsnprm@ed.gov.

SLEAP Program NPRM

In the July 27, 2000, *Federal Register*, ED also published an NPRM for the Special Leveraging Educational Assistance Partnership Program (SLEAP). The proposed regulations establish the requirements a state must satisfy to receive these funds, the eligibility requirements for a student to participate in the program, what a state must do to receive an allotment under the program, and what activities may be funded. Also, the NPRM proposes how the Secretary of Education allots funds to the participating states. ED must receive comments on this NPRM on or before September 11, 2000. Comments can be sent by e-mail to sleapnprm@ed.gov.

FFELP and Direct Loan NPRM

In the July 27, 2000, *Federal Register*, ED also published an NPRM for Federal Family

Education Loan Program (FFELP) and Direct Loan issues. The proposed regulations would authorize the removal of the 6-month limitation on retroactively granting deferments from all categories except for the unemployment deferment, add the use of one-twelfth of the adjusted gross income as an income measurement to determine Economic Hardship Deferment eligibility, and change the requirements necessary to approve a borrower for a false certification discharge. The proposed regulations would also change the requirement for guaranty agency collection activities, allow a guaranty agency to file a civil suit against a borrower to compel repayment, and require a guaranty agency to notify borrowers of certain legal rights. ED must receive comments on this NPRM on or before September 11, 2000.

See NPRM on page 5.

NPRM (Continued from page 4)

Comments can be sent by e-mail to ffelnprm@ed.gov. *Note: Include the term "Team 1 FFEL" in the subject line of your electronic message.*

To access and download the July 27, 2000, *Federal Register* in text or PDF format, go to http://www.access.gpo.gov/su_docs/fedreg/a000727c.html and scroll to "Education Department."

Death and Disability Discharges NPRM

In the August 2, 2000, *Federal Register*, ED published an NPRM for the Perkins Loan, FFELP, and Direct Loan Programs. The proposed regulations would alter the processes for granting death and total and permanent disability loan discharges within these loan programs. It is particularly important to provide comments on this NPRM as negotiators did not reach consensus on this package. ED must receive comments on this NPRM on or before September 18, 2000. Comments can be sent by e-mail to DISABILITYNPRM@ed.gov.

Cohort Default Rate NPRM

In the August 2, 2000, *Federal Register*, ED also published an NPRM regarding default reduction and prevention. The proposed regulations make significant changes to the requirements for default reduction and prevention measures and move the requirements to a new subpart of the regulations. ED must receive comments on this NPRM on or before September 18, 2000. Comments can be sent by e-mail to CDRNPRM@ed.gov.

To access and download the August 2, 2000, *Federal Register* in text or PDF format, go to http://www.access.gpo.gov/su_docs/fedreg/a000802c.html and scroll to "Education Department."

Teacher Loan Forgiveness NPRM

In the August 10, 2000, *Federal Register*, ED published an NPRM regarding proposed regulation needed to implement the teacher

loan forgiveness programs in the FFELP and Direct Loan programs. ED must receive comments on this NPRM on or before September 25, 2000. Comments can be sent by e-mail to TEACHERNPRM@ed.gov.

Institutional Eligibility and General Provisions NPRM

In the August 10, 2000, *Federal Register*, ED also published an NPRM regarding amendments to the Institutional Eligibility, the Student Assistance General Provisions, the Federal Work-Study (FWS), the FFELP, the Direct Loan, and the Pell Grant regulations. These changes would streamline the application, reapplication, and certification processes for institutions that wish to participate in the Title IV, HEA programs, reduce burden, for the reporting of additional locations, clarify the reporting responsibilities for institutions that experience a change in ownership that results in a change of control, expand the possibilities for institutions to create written agreements with certain other entities to have part or all of their eligible programs provided by those entities, revise the process for determining a transfer student's financial aid history, and recognize electronic certification and record retention options for FWS program administration. In addition, the changes would add flexibility to the training requirements for institutional certification, change loan proceeds disbursement rules for programs using non-standard terms, clarify notification requirements when Title IV loan proceeds are credited to a student's institutional account, and add flexibility to lender disbursement requirements and eligibility determinations for students receiving loan proceeds. ED must receive comments on this NPRM on or before September 25, 2000. Comments can be sent by e-mail to GPNPRM@ed.gov. *Note: Include the term "Team 2 – General Provisions" in the subject line of your electronic message.*

To access and download the August 10, 2000, *Federal Register* in text or PDF format, go to http://www.access.gpo.gov/su_docs/fedreg/a000810c.html and scroll to "Education Department." ★

Corrections to July 2000 Shoptalk

Thanks to our readers for pointing out two corrections to *Shoptalk* Edition 107.

The first concerns the Annual School Loan Certifications article found on page 6. The last sentence in the first column should read, "Federal regulation 34CFR 682.401(d)(4)(iii) states that a borrower attending a school not eligible for the *multi-year* function must complete a new Master Promissory Note (MPN) for each loan period." The title of this article was changed at the last minute to accommodate space limitations on the page, and this word was inadvertently changed to "match" the new title. Unfortunately, the term "annual" doesn't work in this sentence. We apologize for any confusion this may have caused.

The second correction concerns the HEAL Interest Rate Update article found on page 6. The article incorrectly states the method for determining the maximum interest rate for the portion of a Consolidation loan that is attributable to a loan made under the Health Education Assistance Loan (HEAL) program. The interest rate is equal to the average of the bond equivalent rates of the 91-day Treasury bill auctioned at the final auction held *during* the quarter ending June 30, plus 3.0 percent. We apologize for the error. ★

Help for Implementing Return of Title IV Procedures

In 1998, the Higher Education Act of 1965 was reauthorized and amended. One of the amendments radically changed the treatment of Title IV funds when a financial aid recipient withdraws [a.k.a. return of Title IV funds (RT4)]. The Department of Education (ED) subsequently published regulations that schools must implement by October 7, 2000.

A school's policy for refunding institutional charges is determined by the school itself and is not affected by the RT4 regulations.

The basic concept of RT4 is that a school calculates the amount of Title IV, HEA funds (not other types such as state or institutional funds) a student earned up to the date of withdrawal, when a student withdraws before completing at least 60 percent of the payment period or period of enrollment. The school also calculates the amount of Title IV, HEA aid to be returned or the amount to be disbursed to the student. For a more complete description of the entire process, refer to "Return of Title IV Funds" in *Shoptalk* Edition 103.

Provided below are common questions and answers which may help you in implementing the new treatment of Title IV, HEA funds when a student withdraws.

Q. Are RT4 formula worksheets available?

A. Yes, ED developed two worksheets, one for clock-hour programs and one for credit-hour programs. Use of the worksheets is optional. Both worksheets can be downloaded from *TGWorks Online* (www.tgslc.org), under "Schools & Lenders/ Reauthorization."

Q. Is an electronic version of the RT4 formula worksheets available?

A. Yes, ED developed a software product designed to assist schools in calculating and managing the return of Title IV funds; it can also be used to process and analyze information for multiple academic years. The software can be found at <http://www.SFAdownload.ed.gov>.

Q. Do the RT4 formula regulations affect a school's refund policy?

A. No. Unlike the pre-1998 Reauthorization regulations, RT4 regulations do not replace a school's refund policy. A school's policy for refunding institutional charges is determined by the school itself and is not affected by the RT4 regulations.

Q. Are state aid, institutional aid, and scholarships entered into the RT4 formula?

A. No. Only Title IV aid is entered into the formula. However, wages earned through Federal Work-Study are not included in the formula.

Q. How is FSEOG handled in the RT4 formula?

A. If a school meets its FSEOG matching share by either the individual recipient or the aggregate method (i.e., federal and non-federal funds are not mixed), only the federal share is counted. If a school meets its FSEOG matching share by the fund-specific matching method (i.e., federal and non-federal funds are mixed), both the federal and non-federal funds must be included.

Q. How is LEAP handled in the RT4 formula?

A. The preamble in the *Federal Register* Vol. 64, No. 210, says that, if a state agency specifically identifies a grant as LEAP funds, the entire amount of the grant must be included in the calculation.

Q. The amount of Title IV aid earned is based on the percentage of time the student attended, excluding scheduled breaks of five or more consecutive days or time spent on an approved leave of absence. Are weekends included when determining a break of five or more days?

A. Yes. For example, if a school has a scheduled break from Monday through Friday, the weekends preceding and following the break are counted as part of the break. Therefore, a total of nine days would be excluded from the calculation.

Q. To what groups of students does the RT4 formula apply?

A. The RT4 formula applies to all students regardless of their classification.

Q. What is the definition of "aid that could have been disbursed?"

A. These are Title IV funds that the student was eligible to receive during the payment period or period of enrollment in which he or she withdrew. However, the school must ensure that it does not violate any late disbursement provisions.

See TITLE IV on page 7.

TITLE IV (Continued from page 6)

Q. If a school does not take attendance, how does it determine a student's withdrawal date?

- A. For a school that is not required to take attendance, the withdrawal date is
- the date the student began the withdrawal process, or
 - the date the student gave official notice, or
 - the midpoint of the period if the student didn't give notification, or
 - the date of the student's last documented academically-related activity.

Q. Does a school include books or supplies in institutional charges in Step 5 of the worksheet?

A. Institutional charges should include books and supplies only if the student is required to buy the books or the supplies from the school.

Q. Is there a time limit in which to perform the RT4 formula after a student withdraws?

A. A school must perform the RT4 formula, follow through with any required notifications, and return all required monies within 30 days after the school determines that a student withdrew. ★

TG Delivers the Works

Did you know that

- This issue of *Shoptalk* has been available online for nearly a week?
- TG posted online updates from the July 20, 2000 Governing Board meeting to the *Common Manual* on August 9, 2000?
- SWASFAA recently sent a letter to Congress commending the recent proposed increases in financial aid?
- TG discontinued its e-hound service on June 19, 2000?

Subscribers to *TG NetWorks* already know all of this and more. *TG NetWorks* is TG's electronic newsletter. It delivers the latest regulatory and industry news and information straight to your desktop. Through the news items in the newsletter

and through links to TG web sites, *TG NetWorks* keeps subscribers up to date on legislative issues, regulatory changes, and events and happenings in the financial aid community.

Don't miss one more issue. Sign up for *TG NetWorks* today. Go to *TGWorks Online* at www.tgslc.org, click "Subscribe," and fill in the online form. You'll receive the next issue and be in the know. Subscribing supplements the information you already receive from TG and doesn't affect your subscriptions to any of TG's printed publications — such as *Shoptalk*.

For questions about *TG NetWorks*, contact TG Communications at (800) 252-9743, ext. 2819 or send an e-mail message to communications@tgslc.org. ★

LG System Edits Online

Texas Guaranteed (TG) Loan Guarantee Operations (LGO) is pleased to announce that the Loan Guarantee System Edits for Federal Stafford, PLUS, and Consolidation loans are now available online at http://www.tgslc.org/tgslc/schools/fly_ir.htm. Each Stafford and PLUS loan guarantee system edit is provided along with a brief description, applicable loan type, AdvanTG™ edit, an indication of a borrower letter, the corresponding CommonLine Error Code and whether the edit is resolvable via TG's OnLine Access. Each Consolidation loan guarantee system edit is indicated along with a brief description, lender resolution, and whether the edit is resolvable via OnLine Access.

Questions

For questions or more information about TG's Loan Guarantee System Edits, contact TG Loan Guarantee Operations at (800) 446-5616 or (512) 219-4959 or send an e-mail message to lgo.helps@tgslc.org. ★

Return Service Requested

Revisions Help Meet Exit Counseling Requirements

Federal regulations now require that two topics be added to exit interview information: the Master Promissory Note (MPN) and the Department of Education Office of the Ombudsman. The online PDF version of Texas Guaranteed's (TG) *New Directions* booklet, which some schools use as one of their exit tools, has been updated to reflect those requirements.

The information under the "Repaying Your Student Loan" section of *New Directions* now includes information to remind borrowers about the MPN. In addition, the "Turning to Someone for Help" section of *New Directions* informs borrowers of the availability of TG's Ombudsman as well as the ombudsman available at the Department of Education.

Printed copies of the revised publication will be available in October. In the meantime, to access the revised electronic publication, go to *TGWorks Online* at www.tgslc.org, select "Publications," and click on *New Directions* under "Brochures and Booklets." Once you open the PDF document, you may choose to print only the pages that have been modified.

Questions

For questions about which pages were affected by the revisions or if you are not able to print the PDF version, contact TG Communications at (800) 252-9743, ext. 4544, or communications@tgslc.org. ★

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Shoptalk is published by Texas Guaranteed (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.