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## DAA Changes May Affect Information for Schools

In June, Texas Guaranteed (TG) announced its implementation of a new regulation that requires lenders and servicers to submit default aversion assistance (DAA) requests to the guaranty agency no earlier than the 60th day and no later than the 120th day of the borrower's delinquency. Before the new regulation, lenders and servicers were required to submit the requests by the 80th day of delinquency. This change is in accordance with the November 1999 revision to 34 CFR 682.404(k)(1).

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The reports that might be affected are the Notice of Default Prevention Activity report and the electronic version of the report, which is called the Electronic School Report (ESR).

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As early as October 2000, this new filing range for lenders and servicers requesting default aversion assistance could impact the timing of the data that schools receive in TG reports. The reports that might be affected are the Notice of Default Prevention Activity report and the electronic version of the report, which is called the Electronic School Report (ESR) and which is available through TG's Report Request/ Distribution (RRD) system. (For more information about RRD, visit *TGWorks Online* at [http://www.tgslc.org/tgslc/st\\_rrds.htm](http://www.tgslc.org/tgslc/st_rrds.htm).)

Because the data in these reports comes directly from DAA requests and because the period of time for filing those requests has been extended to day 120, the data in the report could indicate a borrower's delinquency up to 40 days later than schools are accustomed to being notified. Due to this potential delay, TG continues to encourage schools to work closely with lenders and servicers toward early intervention and the reduction of school cohort default rates.

These reports notify schools when TG receives DAA requests for accounts that are at least 60 days delinquent and then again for accounts that are at least 159 days delinquent.

To counteract the possible effects on the reports caused by the regulatory change, TG is enhancing the information it provides on these reports. For more information on these enhancements, see "TG Improves ESR and Notice of Default Prevention Activity Report" on page 2 of this issue of *Shoptalk*.

### Questions

For questions regarding the Notice of Default Prevention Activity Report, the ESR, or TG's RRD, contact Art Cruz at (800) 252-9743, ext. 4934, or Shelia Dunlap at ext. 4642. Questions may also be submitted by e-mail to [art.cruz@tgslc.org](mailto:art.cruz@tgslc.org) or [shelia.dunlap@tgslc.org](mailto:shelia.dunlap@tgslc.org). ★



## NEWLY REPORTED CLOSURES

TG SCHOOL ID#	SCHOOL NAME	SCHOOL ADDRESS	UNOFFICIAL CLOSURE DATE	ED'S OFFICIAL CLOSURE DATE
026085000	Delta Career Institute	1310 Pennsylvania Beaumont, TX 77701-5606	5/31/2000	N/A
001356000	Loretto Heights College	3001 S. Federal Blvd. Denver, CO 80236	N/A	06/01/1988
006391000	Missouri Baptist Medical Center School of Nursing	3015 N. Ballas Rd. St. Louis, MO 63131-2374	N/A	06/23/2000
008958000	Stenograph Institute of Texas	202 Pine St. Abilene, TX 79601	08/21/2000	N/A

## TG Improves ESR and Notice of Default Prevention Activity Report

To counteract the possible effects of the regulatory change discussed in "DAA Changes May Affect Information for Schools" on page 1 of this issue of *Shoptalk*, Texas Guaranteed (TG) has taken steps to enhance its weekly Notice of Default Prevention Activity report and the electronic version of the report, the Electronic School Report (ESR). Beginning in October 2000, the reports will include the cohort year affected by delinquent and claim accounts for the most recent two years. TG also plans to add the following fields to the reports:

For delinquent accounts —

1. Accounts that have reached the 210th day of delinquency. For ESR users, TG will add a new letter and call report for borrowers listed in this category.
2. The number of days delinquent. With the new longer default aversion assistance request filing timeframe, borrowers may not appear on the report until later in their delinquency. By including each borrower's actual number of days delinquent, schools can determine the seriousness of the delinquency.
3. The number of times the borrower has been previously reported delinquent (rolling delinquency counter).

For borrowers in a claim-pending status —

4. The estimated date of claim payment. Schools should exercise caution when using this date. It is only an estimate of when a claim is scheduled for payment; there will be instances when a claim may be paid earlier than this date.

In addition to providing enhanced information on borrowers in a delinquent or claim-pending status, the reports still identify borrowers who cannot be located and borrowers who have resolved their delinquency by deferment, forbearance, or payment.

The reports are available in hard copy or electronic format. The ESR can be requested and delivered through TG's Report Request/Distribution (RRD) system. RRD provides a fast, convenient way for schools, lenders, and servicers to request and receive many TG reports and default management information.

The ESR also includes letters that can be sent by schools to borrowers. Schools can use RRD to generate and customize various letters to borrowers.

These reports are especially valuable to schools that have implemented default management programs. The information provided on the report is derived directly from default aversion assistance requests

received by TG from lenders and servicers. TG encourages schools to subscribe to this free default aversion tool.

### Questions

For questions about the school report enhancements, contact Art Cruz at (800) 252-9743, ext. 4934, or Shelia Dunlap at ext. 4642. Questions may also be sent by e-mail to [art.cruz@tgslc.org](mailto:art.cruz@tgslc.org) or [shelia.dunlap@tgslc.org](mailto:shelia.dunlap@tgslc.org).

For a free subscription to the paper or electronic report, contact your TG Customer Services Regional Consultant at (800) 252-9743 or a TG Product Support Group team member at ext. 2222.

If your school is interested in establishing a default prevention program, contact Joe Braxton at (800) 252-9743, ext. 4696, by e-mail at [joe.braxton@tgslc.org](mailto:joe.braxton@tgslc.org), or by fax at (512) 219-4630, or Clarissa Baize at ext. 4765 or by e-mail at [clarissa.baize@tgslc.org](mailto:clarissa.baize@tgslc.org).

For technical assistance with RRD, contact Aubrey Stelly at (800) 252-9743, ext. 4575, by e-mail at [aubrey.stelly@tgslc.org](mailto:aubrey.stelly@tgslc.org), or by fax at (512) 219-4525. ★

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# ED Clarifies Interest Capitalization Reporting by NSLDS

On August 29, the Department of Education (ED) issued *Dear Partner Letter* GEN-00-12 in order to clarify the way capitalized interest is reported by the National Student Loan Data System (NSLDS). In a series of Q&A's, ED addresses some of the confusion surrounding capitalization and the determination of aggregate student loan amounts.

Prior to the letter, questions existed about how to interpret information reported by NSLDS when determining whether a borrower is close to or has reached his or her Stafford loan aggregate limit. Schools should only include the outstanding principal balance that results from loans disbursed, and should not include capitalized interest, when determining a borrower's aggregate loan amount. But how does NSLDS provide this information?

According to the August 29 *Dear Partner Letter*, a student's aggregate amount is reported under the "Aggregate Amount" category on Student Aid Reports (SARs) and Institutional Student Information Records (ISIRs), as well as on NSLDS web screens.

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**Schools should only include the outstanding principal balance that results from loans disbursed...when determining a borrower's aggregate loan amount.**

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However, because the aggregate amount does not include capitalized interest, it does not represent the borrower's total indebtedness. Therefore, if a school (or borrower) wants to find out a borrower's

total indebtedness (principal plus capitalized interest), they can find it in another category provided by NSLDS — "Outstanding Principal Balance" — on SARs and ISIRs, as well as on NSLDS web screens.

To read *Dear Partner Letter* GEN-00-12, visit Information for Financial Aid Professionals at [http://ifap.ed.gov/csb\\_html/drcollg2new.htm](http://ifap.ed.gov/csb_html/drcollg2new.htm).

## Questions

For questions or more information about determining a borrower's aggregate loan limit, call TG Customer Services at (800) 252-9743, ext. 4444, or send an e-mail message to [customer.services@tgslc.org](mailto:customer.services@tgslc.org). ★

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# TG to Change DAA Request Reject Resubmission Policy

Preventing default is a community effort. When a lender or servicer requests assistance from Texas Guaranteed (TG) in resolving a delinquency, timing is of the utmost importance.

In an effort to assure sufficient time to meet all deadlines and to address all delinquencies, TG is changing the time frame during which lenders and servicers must resubmit rejected requests for default aversion assistance (DAA). Effective for loans that become 60 days delinquent beginning on or after October 1, 2000, TG's resubmission deadline for rejected DAA requests will be day 150 rather than day 120 of delinquency, provided the

original DAA request was filed during the 60-120 day DAA request period required by regulation.

To avoid penalties, lenders and servicers must submit DAA requests in time to deal with any reject issues and resubmit the request so that the submittal is received within the 150-day time frame.

Before the October 1 change, TG required lenders and servicers to submit rejected DAA requests effective for loans with past due dates on or after July 1, 2000, by day 125, five days after the original DAA filing window.

TG is confident that this policy change will assist lenders and servicers by allowing

sufficient time to review and resubmit rejected DAA requests.

## Questions

For questions about these policy changes, contact Art Cruz at (800) 252-9743, ext. 4934, or Shelia Dunlap at ext. 4642. Questions may also be sent by e-mail to [art.cruz@tgslc.org](mailto:art.cruz@tgslc.org) or [shelia.dunlap@tgslc.org](mailto:shelia.dunlap@tgslc.org). ★

# 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](http://www.tgslc.org), click “Subscribe” and complete the online form.

### Voluntary Flexible Agreements

The *Common Manual* has been updated to include an explanation of Voluntary Flexible Agreements (VFAs). VFAs are individual agreements between the Department and some guarantors that may create unique servicing requirements for loans made under such agreements. Guarantors participating under VFAs will work with their school and lender partners to explain any unique requirements. As of August 16, 2000, no VFAs have been approved by the Department.

**Affected Sections:** 2.1.A.

**Effective Date:** Any VFA approved by the Department of Education for implementation on or after October 7, 1998

**Basis:** Sections 428(b) and (c); and 428A of the Higher Education Act of 1965 as amended; *Federal Register* dated July 28, 1999

**Policy Information:** Reference #454

**Guarantor Comments:** TG is currently negotiating its VFA with the Department of Education.

### PLUS Student Death Requirements

The *Common Manual* has been updated to delete the references to the July 23, 1992 date as it relates to the death of a student for whom a parent obtained a PLUS loan. PLUS loan borrowers who were not eligible

for discharge due to the fact that the student for whom they obtained the PLUS loan died prior to July 23, 1992, may now be eligible for discharge of their loan. Lenders and guarantors will not be required, but may want, to research their records for PLUS loan borrowers that may now qualify for discharge under this revised provision.

**Affected Sections:** 8.1.E., <sup>cc</sup>8.1.E., 8.2.B., <sup>cc</sup>8.2.B.

**Effective Date:** PLUS loan death claims based on the student’s death occurring prior to July 23, 1992 and filed by the lender within 60 days of re-determining eligibility on or after January 1, 2001, unless implemented earlier by the guarantor. For PLUS loan death claims based on the student’s death occurring on or after July 23, 1992, a lender must file this type of claim within 60 days of determining a borrower is eligible for discharge

**Basis:** §682.402(b)(1) – as updated in the *Federal Register* dated April 16, 1999 – Final Rule – Corrections and other Technical Changes; GEN-92-21, October 1992, page 23

**Policy Information:** Reference #356

**Guarantor Comments:** None

### Blanket Guarantee

A blanket certificate of loan guarantee (blanket guarantee) permits a lender to make Stafford and PLUS loans to eligible borrowers without receiving prior approval from the guarantor.

Lenders may contact individual guarantors for information on the availability of, and participation in, a blanket guarantee program.

See subsection 9.1.B. for information regarding the use of a blanket guarantee for Federal Consolidation loans.

**Affected Sections:** 3.3.B.

**Effective Date:** Loans originated under a Blanket Certificate of Loan Guarantee approved by the Department on or after October 1, 1998

**Basis:** HEA 428(n); GEN-99-22

**Policy Information:** Reference #456

**Guarantor Comments:** None

**Note:** The *Common Manual* Updates published in *Shoptalk* edition 105 announced that the Preclaim Assistance Time Frame charts in chapter 8 and CCI chapter 8 were replaced with a statement advising lenders to contact individual guarantors for information on additional default aversion assistance requirements and time frames.

Guarantors were subsequently surveyed about their default aversion assistance time frames. The results of the survey are now available on a new Default Aversion Assistance (DAA) Time Frames chart located on *TGWorks Online* under “Schools & Lenders.” Note that guarantors may change their requirements at any time. For TG’s requirements see “TG to Change DAA Request Reject Resubmission Policy” on page 3 of this issue of *Shoptalk*. ★

## Plan Now for the 2001 Conference

April might seem like a long way off, but you don’t want to miss this. Texas Guaranteed’s (TG’s) 2001 Annual Conference promises exceptional opportunities for networking, training, and more fun than ever. Following the success of the 2000 Conference – Innovate. Educate. Celebrate! – last April, TG is planning another can’t-miss event for 2001.

So start planning now. The dates are April 25, 26, and 27. The place is the Austin Marriott at the Capitol. And the agenda promises great people, great learning, and great fun.

More information is coming your way soon. But in the meantime, mark your calendar for April 25, 26, and 27. See you there! ★

# COMMON MANUAL UPDATE INDEX

THE FOLLOWING INDEX INCLUDES *COMMON MANUAL* UPDATES FROM JULY 2000 THROUGH SEPTEMBER 2000

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3.3.B.	Blanket Guarantee	Edition 109
3.4.B.	Lender Record Retention Time Frames Modified	Edition 107
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4.7.A.	Scheduled Breaks and Calculations of Earned Aid	Edition 107
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8.1.E., <sup>cc</sup> 8.1.E., 8.2.B., <sup>cc</sup> 8.2.B.	PLUS Student Death Requirements	Edition 109
<sup>cc</sup> 8.3.B., <sup>cc</sup> 8.8.D.	Note: Technical Edits to Claim Form	Edition 108
Appendix G	Glossary Definition for Default Aversion Request Period	Edition 107

## Meeting Exit Counseling Requirements

When student borrowers cease to be enrolled on a half-time basis, their school is required to contact them to perform exit counseling. A student ceases to be enrolled half time if he or she:

- Drops to below half-time hours,
- Withdraws,
- Graduates,
- Does not return from a leave of absence, or
- Does not return for the following enrollment period.

In all cases, the schools must provide exit counseling in person, by audiovisual presentation, or by interactive electronic means. If the student is not present, the school may mail written exit materials to the student's last known address within 30 days of learning that the student ceased to be enrolled at least half time.

Schools sometimes overlook exit counseling when a student does not return for the following enrollment period. For example, students who enroll in the fall but fail to return in the spring should be sent exit materials. Borrowers who do not receive these materials may not understand that they have entered their grace period, that they have repayment options and obligations, or that they may still be eligible

for in-school deferment if they have started attending another school.

Schools should make a special effort to assure that these students receive exit counseling information promptly. Schools can compile a report at the end of the last registration add/drop period of the new enrollment period. They can identify student borrowers enrolled in the previous enrollment period who did not re-enroll in the new enrollment period (excluding

students who graduated or withdrew and have been sent exit materials).

Once this report has been compiled, the school should follow through with exit counseling requirements.

### Questions

For questions, contact Texas Guaranteed's Customer Services at (800) 252-9743, ext. 4444, or send an e-mail message to [customer.services@tgslc.org](mailto:customer.services@tgslc.org). ★

## THE WEBSHOP

### INTERNET RESOURCES REFERENCED IN THIS ISSUE

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

#### Details about TG's Report Request/Distribution System (RRD)

*TGWorks Online*, "Schools & Lenders," Innovative Solutions and Tools  
[http://www.tgslc.org/tgslc/st\\_rrds.htm](http://www.tgslc.org/tgslc/st_rrds.htm)

#### Dear Partner Letter (GEN-00-12) regarding capitalized interest and elimination of paper FATs

*Information for Financial Aid Professionals*  
[http://ifap.ed.gov/csb\\_html/drcollg2new.htm](http://ifap.ed.gov/csb_html/drcollg2new.htm)

#### The Integrated Common Manual online

*TGWorks Online*, "Schools & Lenders"  
[http://www.tgslc.org/tgslc/schools/integrated\\_online\\_manual.htm](http://www.tgslc.org/tgslc/schools/integrated_online_manual.htm) ★

# Veterans' Benefits, AmeriCorps, and Subsidized Stafford Eligibility

The 1998 Reauthorization to the Higher Education Act changed the way AmeriCorps awards and certain Veterans' benefits are treated in assessing a student's subsidized Stafford loan eligibility. In accordance with the changes, AmeriCorps awards and certain Veterans' benefits are still subtracted from the cost of attendance but are no longer considered estimated financial assistance for determining subsidized Stafford loan amounts. In other words, a school cannot count these public service benefits against a student's need in assessing subsidized Stafford loan eligibility, but when determining a student's financial aid package, the student's total resources must stay within the school's cost of attendance.

**This new change in determining subsidized Stafford loan eligibility does not allow a school to provide the student with more financial assistance than he or she needs to meet the cost of attending that school.**

Here is a definition of these two types of public service benefits:

- AmeriCorps awards — national service education awards or post-service benefits paid under Title I of the National and Community Service Act of 1990
- Veterans' benefits — educational benefits paid under Chapter 30 of Title 38 of the U.S. Code (Montgomery GI Bill – Active Duty)

Some confusion may arise when a student receiving a Montgomery GI Bill benefit or AmeriCorps award is awarded both a subsidized Stafford loan and another type of need-based aid. Consider the following two campus-based aid examples.

## Example One

Suzie is a senior receiving a \$3,000 AmeriCorps award. Her estimated family contribution (EFC) is \$4,000, and the cost of attendance (COA) at her school is \$11,000.

### Step One: Determine campus-based aid eligibility

COA	\$11,000
EFC	– \$4,000
AmeriCorps	– \$3,000
Need for determining campus-based aid	\$4,000

Suzie's school awards her \$4,000 in Work-Study to meet her need. At this point, Suzie appears not to be eligible for a subsidized Stafford loan because her need was fully covered with a Work-Study award. However, since AmeriCorps awards are not considered estimated financial assistance when determining subsidized Stafford eligibility, Suzie is eligible, as illustrated in Step Two.

### Step Two: Determine subsidized Stafford loan eligibility (Notice that AmeriCorps is not subtracted from the COA in Step Two)

COA	\$11,000
EFC	– \$4,000
Work-Study	– \$4,000
Subsidized Stafford eligibility	\$3,000

When Suzie's aid package is viewed as a whole, it appears that she is awarded over her need, when in fact she is not. For audit purposes, the school should clearly document that Suzie's AmeriCorps award was excluded from estimated financial assistance when determining her subsidized Stafford loan eligibility.

Let's complicate matters a bit more. How much unsubsidized Stafford loan eligibility does Suzie have? Remember that Suzie's cost of attendance (COA) is \$11,000. If we subtract all of Suzie's awards (\$3,000 AmeriCorps, \$4,000 Work-Study, and \$3,000 subsidized Stafford loan), Suzie is eligible for \$1,000 in an unsubsidized Stafford loan without exceeding the cost of attendance. See Step Three.

### Step Three: Determine unsubsidized Stafford loan eligibility

COA	\$11,000
AmeriCorps	– \$3,000
Work-Study	– \$4,000
Subsidized Stafford	– \$3,000
Unsubsidized Stafford eligibility	\$1,000

## Example Two

Gregory is a graduate student with an EFC of \$4,000. The cost of attendance (COA) at Gregory's school is \$12,000, and he has an AmeriCorps award of \$6,000.

### Step One: Determine campus-based aid eligibility

COA	\$12,000
EFC	– \$4,000
AmeriCorps	– \$6,000
Need for determining campus-based aid	\$2,000

Gregory is awarded \$2,000 in Work-Study to meet his need. Now, let's see how much Gregory could borrow in a subsidized Stafford loan.

**See VETERANS' on page 7.**

## VETERANS' (Continued from page 6)

**Step Two: Determine subsidized Stafford loan eligibility (Notice that AmeriCorps is not subtracted from the COA in Step Two)**

A.	COA	\$12,000
	EFC	– \$4,000
	Work-Study	– \$2,000
	Subsidized	
	Stafford eligibility	\$6,000

It appears here that Gregory is eligible for a \$6,000 subsidized Stafford loan, but remember that his cost of attendance (COA) is \$12,000. If we subtract Gregory's other awards (\$2,000 Work-Study and

\$6,000 AmeriCorps), he is only eligible for a \$4,000 subsidized Stafford loan, as illustrated below.

B.	COA	\$12,000
	Work-Study	– \$2,000
	AmeriCorps	– \$6,000
	Subsidized	
	Stafford eligibility	\$4,000

The main point for a school to remember is that it must award a student within the cost of attendance. This new change in determining subsidized Stafford loan eligibility does not allow a school to provide

the student with more financial assistance than he or she needs to meet the cost of attending that school. This change does, however, allow the student to receive the resource they have already earned in public service without having this resource counted against their need in qualifying for subsidized Stafford loan funds.

### Questions

For questions or more information about subsidized Stafford loan eligibility, contact TG Customer Services at (800) 252-9743, ext. 4444, or send an e-mail message to [customer.services@tgslc.org](mailto:customer.services@tgslc.org). ★

# Eliminating Paper Financial Aid Transcripts

When determining awards and disbursing aid to transfer students, schools need the most accurate, most current information available. Until recently, schools requested paper Financial Aid Transcripts (FATs) to ascertain the amount of aid a mid-year transfer student had received and when it was disbursed.

According to the Department of Education's (ED) *Dear Partner Letter* GEN-00-12, effective July 1, 2000, schools are no longer required to request paper FATs for mid-year transfer students. Schools are instead authorized to use the National Student Loan Data System (NSLDS) to verify the federal financial aid histories of all student applicants.

There is one thing for schools to keep in mind, however. Under current regulations, schools must access NSLDS no earlier than 30 days prior to the beginning of the first payment period for which the student will receive Title IV aid at his or her transfer school. ED feels that by checking NSLDS

no earlier than 30 days before payment there is a high probability that any late disbursements made for attendance at other schools will be included for consideration by the transfer school.

**ED hopes that schools will take advantage of this new authority to access NSLDS in place of paper FATs for all their student applicants.**

ED encourages schools to query NSLDS through either the NSLDS WEB FAT pages or the NSLDS batch FAT process. They also point out that the NSLDS information on a student's Institutional Student Information Record (ISIR) is not valid for this requirement, unless the ISIR was processed by the Central Processing System within 30 days prior to the student's first payment period at the transfer school.

ED hopes that schools will take advantage of this new authority to access NSLDS in

place of paper FATs for all their student applicants. However, should a school request a paper FAT, the school receiving the request is still obligated to comply and provide the FAT in a timely manner. It is ED's ultimate goal to entirely eliminate the use of paper FATs.

### More Information and Questions

For questions about Financial Aid Transcripts, call TG's Customer Services at (800) 252-9743, ext. 4444, or send an e-mail message to [customer.services@tgslc.org](mailto:customer.services@tgslc.org).

To read *Dear Partner Letter* GEN-00-12, visit Information for Financial Aid Professionals at [http://ifap.ed.gov/cs\\_b\\_html/drcollg2new.htm](http://ifap.ed.gov/cs_b_html/drcollg2new.htm). ★

Return Service Requested

## TUG Meeting Scheduled

The TG Users Group (TUG) will hold its Fall Meeting on Wednesday, November 1, 2000, from 9:30 a.m. to 3:30 p.m. Registration begins at 8:30 a.m. with continental breakfast. The meeting will be held at the J.J. Pickle Facility in the Commons Building located at the corner of Braker Lane and Burnet Road in Austin.

Items on the agenda include:

- TG Update
- Good Practices – Ideas to make your financial aid life easier
- CommonLine – Learn what Commonline is all about
- Master Promissory Note – How can it work for you?
- TUG Forum – What are your problems, concerns, and comments?
- TUG Elections

The Springhill Suites by Marriott at 10936 Stonelake Blvd. are providing rooms for

TUG members. To receive the special \$80-per-night rate, call (512) 349-0444 for reservations by October 23, 2000.

In addition, TG Customer Services will host two introductory AdvanTG 3.0 training sessions on November 2 for interested TUG members. The morning session is for schools and the afternoon session is for lenders. Registration for the school session begins at 8:30 a.m. and the training lasts from 9:00 to 11:30 a.m. Registration for the lender session begins at 1:10 p.m. and the training lasts from 1:30 to 3:30 p.m.

### Questions

For questions about the Fall Meeting or for more information, contact Sheila Casey at (800) 252-9743, ext. 4576, or send an e-mail message to [sheila.casey@tgslc.org](mailto:sheila.casey@tgslc.org). ★

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