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## ED and TG Announce Tentative Agreement to Implement VFA

On December 5, 2000, the U.S. Department of Education (ED) announced a tentative agreement to implement Texas Guaranteed's (TG's) Voluntary Flexible Agreement (VFA).

The 1998 Amendments to the Higher Education Act authorize the Secretary of Education to enter into VFAs with up to six guaranty agencies. The agreements are intended to incorporate and modify current agreements to enhance program integrity, increase cost efficiencies, and improve availability and delivery of student financial aid.

### The Agreement

TG's proposal concentrates on significantly reducing student loan delinquencies and defaults. TG's efforts will focus on helping students manage their debt and protect their credit, assisting schools in lowering their default rates, reducing operational costs for lenders and servicers, and ultimately lowering costs for ED. TG has come up with an arsenal of strategies to combat student loan delinquencies and defaults. Those strategies include early intervention programs, alliance building, workshops to assist those who come in contact with at-risk students, and industry training that focuses on debt management, default prevention, and loan repayment processes.

To assure emphasis on default and delinquency prevention, TG's revenue will be based on a "pay-for-performance" system heavily weighted

toward the results of delinquency and default prevention activities while maintaining cost neutrality to ED.

"I speak for our entire Board in saying that we are pleased to have reached this pivotal point in the process. We believe the approval of our VFA proposal introduces a true pay-for-performance model that better serves all participants in the Federal Family Education Loan Program by increasing the emphasis on results in preventing loan delinquencies and defaults," said Jane Phipps, Chair of TG's Board of Directors.

Before TG's agreement is finalized, both the public and Congress have the opportunity to review it. A 15-day public comment period began with ED's December 5th announcement. After this initial comment period, the proposal goes to Congress for 30 days. During this period, members will decide whether to approve the proposal. The public may continue to submit comments during Congressional review. Comments can be submitted at <http://sfa-vfa.ed.gov>.

### More Information and Questions

TG's agreement, along with additional information about the VFA, is available on *TGWorks Online* at [www.tgslc.org/tgslc/vfa/index.htm](http://www.tgslc.org/tgslc/vfa/index.htm). An electronic form is included for interested parties to submit questions and/or comments to TG. ★



## 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	N/A	05/31/2000
013143000	Jon Louis School of Beauty	1145 Deer Park Ave. North Babylon, NY 11703-3105	N/A	04/15/2000
021763000	Spencer Business & Technical Institute	200 State St. Schenectady, NY 12305-1890	N/A	08/31/2000
008958000	Stenograph Institute of Texas	202 Pine St. Abilene, TX 79601	N/A	08/21/2000

## Mapping Your Future 2000-2001 Chat Nights Scheduled

Following the success of its October and December Chat Nights, *Mapping Your Future* (MYF) is looking forward to three additional chat events during the 2000-2001 academic year. During the events, students and parents ask MYF counselors questions about financial aid eligibility, scholarship applications, and other financial aid and college admissions issues.

The calendar for the remainder of this academic year includes the following national chat events:

- February 1, 2001 – FAFSA and Financial Aid
- March 22, 2001 – Careers, Summer Jobs, and Internships
- June 14, 2001 – Nontraditional Students

MYF (<http://mapping-your-future.org>) is a public service web site that provides college, career, and financial aid information and services to assist students and their families. Texas Guaranteed (TG) and 33 other guaranty agencies throughout the nation sponsor the site.

Previous Chat Nights this year assisted those students and their families preparing to attend college next semester or next fall. Counselors from across the country provided advice to students and their families about college admissions and financial aid. To view the questions and answers from previous chat

events, visit MYF and click the "Chat Night" icon on the front page.

Anyone with Internet access can join in an MYF Chat Night by visiting [mapping-your-future.org](http://mapping-your-future.org) at the time of the event and selecting the chat session. Simple instructions help visitors join in the event.

### Questions

If you have any questions or would like to serve as a counselor for a future chat event, contact Cathy Mueller at [cathy.mueller@mapping-your-future.org](mailto:cathy.mueller@mapping-your-future.org) or call (800) 252-9743, ext. 4539 for more information. ★

## Sixth Annual Teleconference Needs Community Assistance

On Thursday, February 8, 2001, Texas Guaranteed (TG) will sponsor its 6th Annual Free Application for Federal Student Aid (FAFSA) Teleconference. "Applying for Financial Aid: The FAFSA Process" will air from 6:30 to 8:30 p.m. CST.

During the teleconference, financial aid professionals guide families and students through the process of filling out the FAFSA. Through the step-by-step process, the teleconference helps to make the application process less challenging.

"Each year we depend on the volunteers from the educational and financial aid community who donate their time and efforts to bring this valuable resource to our families and students," said Richard Sapp, TG's Director of Awareness Programs. "We couldn't do it without their support and without the contributions of the businesses, civic groups, and other organizations who make it possible."

TG seeks host sites and sponsors throughout the community each year to help bring the teleconference to Texas families. Sponsor requests are currently being mailed to the community.

### Questions

For questions about the FAFSA Teleconference, or to find out how you can help support this valuable project, contact Richard Sapp at (800) 252-9743, ext. 2865, or send an e-mail message to [awareness@tgslc.org](mailto:awareness@tgslc.org). ★

# TG Participation on NCHelp Committees

Texas Guaranteed (TG) has numerous team members participating on 2000-2001 National Council of Higher Education Loan Programs (NCHelp) Committees. These team members have joined these committees to promote industry relations and provide representation for TG's customers in the national arena. TG has representatives on the NCHelp Debt Management Committee, Electronic Standards Committee, Membership Education and Training Committee, Program Operations Committee, and Program Regulations Committee. TG also has representation on NCHelp's PLUS MPN and Consolidation Loan Task Forces. Each of these committees is listed below along with a description of its purpose and the names of its TG participants.

## Debt Management Committee

The Debt Management Committee focuses on the topics of student loan debt management and default reduction measures for participants in the Federal Family Education Loan Program (FFELP). Phillip Cervin, Assistant Vice President of Collections, serves as Co-Vice Chair of the Debt Management Committee. NCHelp will be holding a Debt Management Conference from February 25 – 28, 2001, in Savannah, Georgia, to address claims, default aversion, and collection issues.

## Electronic Standards Committee

The Electronic Standards Committee was established to coordinate all NCHelp electronic standardization efforts, including CommonLine, Common Account Maintenance (CAM), and Common Claim Initiative (CCI). This committee has six subcommittees, or advisory teams, that report to the full Committee. TG is represented on each.

Kyle Smith, Assistant Vice President of Loan Guarantee Operations, is a member of the Change Transaction Advisory Team. Kay Morgan, Assistant Vice President of NSLDS, participates on the General Common Account Maintenance Advisory Team and

also serves as TG's voting member on the Electronic Standards Committee. Rinn Harper, Assistant Vice President of Claims, serves on the Default Aversion and Claims Advisory Team. Mitchell Reid, Technology Consultant, participates on the Electronic Exchange Advisory Team. Margery Harvey, National Account Manager, serves on the Training and Communications Advisory Team. Finally, former Technical Consultant Gary Burleson served on the CommonLine Origination and Disbursement Advisory Team this year. A new TG representative for this team will soon be determined.

## Membership Education and Training Committee

The Membership Education and Training Committee provides training sessions and information materials to the members of NCHelp. Rinn Harper, Assistant Vice President of Claims, is the new Vice Chair of this committee, effective December 1, 2000. Rinn was also Program Chair of the NCHelp Fall Training Conference, which was held from November 12-15, 2000, in Kansas City, Missouri. The conference, entitled "Blazing the Student Loan Trail...Pioneers in the New

See NCHelp Committees on page 7.

## THE WEBSHOP

### INTERNET RESOURCES REFERENCED IN THIS ISSUE

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

#### **Department of Education site for submitting comments about TG's VFA**

<http://sfa-vfa.ed.gov>

#### **Details about the VFA on TGWorks Online**

[www.tgslc.org/tgslc/vfa/index.htm](http://www.tgslc.org/tgslc/vfa/index.htm)

#### **Mapping Your Future**

[www.mapping-your-future.org](http://www.mapping-your-future.org)

#### **NCHelp's web site**

[www.nchelp.org](http://www.nchelp.org)

#### **Redesigned Adventures In Education (AIE)**

[www.AdventuresInEducation.org](http://www.AdventuresInEducation.org) or [www.AIE.org](http://www.AIE.org)

#### **Student Loan Inquiry on AIE**

[www.AdventuresInEducation.org/CCS/ccs\\_finance.htm](http://www.AdventuresInEducation.org/CCS/ccs_finance.htm)

#### **AIE's Scholarship Search Online**

[www.AdventuresInEducation.org/HighSchool/hs\\_scholar.htm](http://www.AdventuresInEducation.org/HighSchool/hs_scholar.htm)

[www.AdventuresInEducation.org/CCS/ccs\\_scholar.htm](http://www.AdventuresInEducation.org/CCS/ccs_scholar.htm)

#### **The Integrated Common Manual online**

TGWorks Online, Schools & Lenders

[www.tgslc.org/tgslc/schools/integrated\\_online\\_manual.htm](http://www.tgslc.org/tgslc/schools/integrated_online_manual.htm)

#### **DCL GEN-00-18**

[www.ifap.ed.gov](http://www.ifap.ed.gov)

#### **Secure NSLDS site to which lenders and servicers may now obtain access**

[NSLDSFAP.ed.gov](http://NSLDSFAP.ed.gov) ★

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# It's a Whole New Adventure

Access to the right information is often the key to a successful educational career. To help bring that information to families and students, Texas Guaranteed (TG) has given *Adventures In Education* (AIE) a complete makeover. The public service site (at [www.AdventuresInEducation.org](http://www.AdventuresInEducation.org) or [www.AIE.org](http://www.AIE.org)) has an exciting new look, great features, and completely updated and expanded information about educational planning and financial aid.

The award-winning and nationally recognized site is organized around the educational level of students in middle school, high school, and college. It also includes a high school counselor section that offers a wealth of information about deadlines, admissions requirements, and financial aid.

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The web site is ADA compliant and is the first of its kind to be completely translated into Spanish.

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"AIE has undergone a complete overhaul. It has a new look, all new content, and it is much easier to navigate," said Michelle Enriquez, TG Web Site Content Director for AIE. "Interactive technology is also incorporated throughout to define, direct, or deliver specific information to AIE users."

## New Features

The web site is ADA compliant and is the first of its kind to be completely translated into Spanish. Although targeted to middle school, high school, and college students, as well as high school counselors, each section of the site can assist parents in helping their children prepare for college. The type of information

that can be found for each AIE audience group includes:

- Middle School – This is the best time to lay out educational plans by exploring skills and interests, setting up a four-year high school course plan, and discovering ways to pay for a college education.
- High School – It's time to investigate career goals, locate the right college, meet admission requirements, and acquire the financial aid needed to make college a reality.
- College – Getting in is only the first part of the journey. Students should set their course, study to make good grades, seek out additional financial aid if needed, and begin to seriously consider career goals.
- High School Counselors – Counselors can register to become a part of the AIE Counselor Network, an electronic resource through which counselors can receive monthly checklists and obtain ideas to assist them with higher education counseling.

## Student Loan Inquiry and Scholarship Search

Student Loan Inquiry, one of the most popular features of AIE, has a new location as part of the new design. The feature, which provides student borrowers with easy, secure access to their loan information, is now available through a link in the College section at [http://www.adventuresineducation.org/CCS/ccs\\_finance.htm](http://www.adventuresineducation.org/CCS/ccs_finance.htm).

In addition, the site now contains the reactivated AIE Scholarship Search feature. The feature delivers a list of scholarships for which a student might qualify based on information the student enters. The Scholarship Search is accessible both

from the High School section ([http://www.adventuresineducation.org/HighSchool/hs\\_scholar.htm](http://www.adventuresineducation.org/HighSchool/hs_scholar.htm)) and the College section ([http://www.adventuresineducation.org/CCS/ccs\\_scholar.htm](http://www.adventuresineducation.org/CCS/ccs_scholar.htm)) of the site.

## Questions and Comments

TG is anxious to hear what you and your students think about the new site. To offer feedback, visit the site and click "Feedback" at the top of any page.

For questions or comments, you may also contact Michelle Enriquez at (800) 252-9743, ext. 4588, or send an e-mail message to [michelle.enriquez@tgslic.org](mailto:michelle.enriquez@tgslic.org). ★

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## No Common Manual Updates to Report

The *Common Manual* Governing Board has no policy proposals to report this month.

Remember to take advantage of the Integrated *Common Manual* on *TG Works Online* at [http://www.tgslic.org/tgslic/schools/integrated\\_online\\_manual.htm](http://www.tgslic.org/tgslic/schools/integrated_online_manual.htm). It offers the most up-to-date information as much as six weeks before it appears in *Shoptalk*. The integrated format identifies text added to the manual since the annual July publication with underlines and deleted text with strikeouts. ★

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# Go Electronic: Make It One Of Your New Year's Resolutions

Are you ready to join the technology revolution and in the process increase efficiency, reduce paper use, and *help students* all at the same time? If so, Texas Guaranteed (TG) can help.

TG is preparing to launch its campaign, *Go Electronic: Make It One Of Your New Year's Resolutions*. The goals of the campaign are to encourage the broader use of electronic capabilities and to increase funding for the TG Grant Program. This program provides funds annually to college students and is one of TG's commitments to making higher education more accessible.

The *Go Electronic* campaign runs from January 1, 2001, through September 30, 2001. The first phase focuses on the *Common Manual*; the second phase on *Shoptalk*.

## Your Choices

Currently, the *Common Manual* is distributed in three media: paper, diskette, and online. The paper and diskette versions are updated and distributed to the Federal Family Education Loan Program community once a year. Since updates to the manual are made monthly, paper and diskette *Common Manual* users must initiate tracking procedures to identify changes and to ensure that they use the most accurate, current information.

## Make Your Job Easier

The integrated version of the *Common Manual* at [http://www.tgslc.org/tgslc/schools/integrated\\_online\\_manual.htm](http://www.tgslc.org/tgslc/schools/integrated_online_manual.htm) does away with the need for these tracking procedures by updating the base document as changes are approved, identifying new language with underlines and using strikeouts for language that has been eliminated. Those who *Go Electronic* can easily identify changes made since the last *Common Manual* publication.

## Help Students Pay for College

Another positive aspect of the integrated electronic version is the cost—zero! Printing and distribution costs to provide TG customers with the paper version currently exceed \$18,000. TG will commit 50 percent of the savings that result from the campaign to the TG Grant program. This means Texas students can receive up to \$9,000 in additional grants for higher education.

TG realizes that everyone is not ready to "give up" paper. However, at minimal cost, you can still support the campaign by agreeing to download and print the manual at your site. This won't save any trees, but it will fund additional grants for students by reducing

the centralized costs of printing, packaging, and delivery.

## What's Next?

In January, TG will mail a letter to paper *Common Manual* recipients notifying them of the campaign and asking them to make the commitment to *Go Electronic* by completing and returning an enclosed form. By *Going Electronic*, not only will you have the most up-to-date *Common Manual* policies; you will also help TG help college students fund their education.

Keep reading *Shoptalk*, *TG Connection*, and *TG NetWorks* for more information about this campaign. ★

## College Information Hotline Scheduled for January

The Texas Association of Student Financial Aid Administrators (TASFAA) and the Texas Association for College Admission Counseling (TACAC) will conduct a College Information Hotline in January 2001. The hotline provides families and students with answers to their financial aid and admissions questions through a toll-free number, (877) 782-7322, the number of the Texas Financial Aid Information Center.

The hotline is scheduled to run from 10 a.m. to 6 p.m. on Saturday and Sunday, January 13 and 14, 2001. Through the efforts of volunteers who work at each station, callers are able to find expert answers to questions about all aspects of both financial aid and admissions from one resource.

The effort is also supported by the Texas Higher Education Coordinating Board, which provides the site for the hotline. In addition, Texas Guaranteed (TG) is also contributing its support by sponsoring the production and distribution of the posters, flyers, and other printed materials for the hotline. The College Board's Southwestern Regional Office is also planning to conduct a professional development session for high school counselors onsite during the hotline.

## Questions

For more information about the College Information Hotline, contact Richard Sapp, TG's Director of Awareness Programs, at (800) 252-9743, ext. 2865, or send an e-mail message to [awareness@tgslc.org](mailto:awareness@tgslc.org).

For details about the College Board's session, contact Josie L. Barrett at (800) 999-9139, or send an e-mail message to [jbarrett@collegeboard.org](mailto:jbarrett@collegeboard.org). ★

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# CommonLine Change Transactions and Lender Approvals

With the advent of CommonLine (CL) change transactions in AdvanTG™ 3.0, lenders retain the ability to approve cancellations before TG processes the request(s). When a school initiates a CL change transaction for a non-EFT disbursement, a lender selecting this “approval” option must approve the transaction before it is processed. The approval can be performed easily within the AdvanTG 3.0 system.

In transactions involving lender approvals, TG’s mainframe reflects the change only after the lender approves the transaction — similar to the Disbursement Change and School Refund System (DCSR) approval process.

To ensure that the borrowers’ correct loan amounts are maintained, lenders requesting the ability to approve non-EFT cancellations must complete them in a timely manner.

## Student Enrollment Status and Verification Dates

Many lenders require both the student enrollment status and verification date to process a change to a loan record. These fields,

while required in DCSR transactions, are not available in the CL change transaction file layouts.

To ensure that its lenders are getting all the necessary information, TG recommends that the AdvanTG 3.0 school put this information in the “Lender Use Only” field on the change transaction. For the school and lender to communicate more efficiently, TG recommends using the following format in the Lender Use field: X YYYYMMDD – where X is the status code and YYYYMMDD is the date that the status changed.

## Recommended Codes

- A – Approved leave of absence
- D – Deceased
- F – Full-Time
- H – Half-Time
- G – Graduated
- L – Less than half-time
- W – Withdrew
- X – Enrolled/Never attended
- Z – No record; not enrolled

TG currently converts the data in the Comments field in the DCSR record to the School Use Field in CommonLine change transactions. TG is researching the possibility of populating the Lender Use Field in the change transaction record from these two fields in the DCSR record.

In the meantime, TG requests that schools help provide this valuable information to lenders by using the same format in the Comments field in DCSR.

## Questions

For questions about lender approval or CommonLine in general, contact TG’s Product Support Group at (800) 252-9743, ext. 2222, or send an e-mail message to [product.support@tgslc.org](mailto:product.support@tgslc.org). ★

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# New MPN Tracking Report

Schools, lenders, holders, and servicers may now request lender-reported Master Promissory Note (MPN) tracking information from Texas Guaranteed (TG) to identify which lenders currently hold valid notes for their borrowers. Previously, TG business partners could access this information only on a borrower-by-borrower basis through OnLine Access or by calling TG.

As a special service to schools, TG can now provide this information in an MPN Tracking Report. The school provides TG with an electronic file or tape that lists specific Social Security Numbers (SSNs). TG then uses this data to produce a report that includes MPN

information for the specified SSNs only, regardless of the school or lender associated with the loan. This type of report is particularly helpful to schools that want to check the MPN history for transfer students.

This new MPN Tracking information is available in hardcopy format, CommonLine Response file, or both. Data elements provided on the MPN Tracking Report include Borrower SSN, Loan Suffix, Borrower Name, CommonLine Unique ID, Lender ID, School ID, Loan Status, and MPN Confirmation Code.

The MPN Confirmation Code provided on the report is based on the information

available in TG’s records at the time the report is generated. When MPN Tracking Records are created on TG’s system, they are created with a Confirmation Code status of “U” for unknown. Lenders, holders, or servicers update the MPN Confirmation Codes when possession of a valid note is confirmed.

## Questions

For questions regarding this new MPN tracking option or to request a report and/or file, contact TG’s Product Support Group at (800) 252-9743, ext. 2222. ★

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# School Resolution of Defaults and Overpayments

In November 2000, the Department of Education (ED) published *Dear Colleague Letter* (DCL) GEN-00-18, which describes the steps a school must take when it learns that a student may be in default on a Title IV loan or owe an overpayment of Title IV program funds. The Office of the Inspector General (OIG) recently conducted an audit that showed “more than a few instances” in which schools awarded students Title IV aid even though they knew, or should have known, that those students were in default or owed an overpayment.

The letter acknowledges that some of these instances may have been due to school oversight of available student Institutional Student Information Record (ISIR) and Student Aid Report (SAR) information.

However, the letter goes on to imply that many situations in which ineligible students are awarded Title IV aid could be prevented.

ED’s attachment to the DCL provides schools with information on how to monitor and resolve default and overpayment information to avoid awarding federal aid to ineligible students.

One specific point worth noting in this DCL is that any documentation used to show resolution of a default or overpayment must clearly identify the specific defaulted loan or overpayment in question and its current status. ED has clarified that under no circumstances may a school accept or use documentation from any entity (that is, lender, servicer, guarantor, school, or ED regional office)

stating that it has no record of a student’s defaulted loan or overpayment. Doing so would mean accepting such documentation from the very entity that originally reported the default or overpayment to NSLDS.

## Web Site and Questions

To access DCL GEN-00-18, visit the Information for Financial Aid Professionals (IFAP) web site at [www.ifap.ed.gov](http://www.ifap.ed.gov). For questions about resolving defaults and overpayments, call TG Customer Services at (800) 252-9743, ext. 4444, or send an e-mail message to [customer.services@tgsic.org](mailto:customer.services@tgsic.org). ★

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## NCHHELP Committees (Continued from page 3)

Century,” was well attended and a big success. Materials from the conference sessions are being posted on NCHHELP’s web site at [www.nchelp.org/events/past\\_events/11-12-2000/TCagenda.htm](http://www.nchelp.org/events/past_events/11-12-2000/TCagenda.htm).

### Program Operations Committee

The Program Operations Committee monitors and responds to issues pertaining to loan operations and related federal reporting. Kay Morgan, Assistant Vice President of NSLDS, serves on this committee. Kay is also a member of the Operations Processing Administration (OPA) and the National Student Loan Data System (NSLDS) Workgroup, which are subcommittees of the Program Operations Committee. Rinn Harper, Assistant Vice President of Claims, also serves as Co-Chair of the NCHHELP Program Operations Default Aversion and Claims Standardization Workgroup, another subcommittee.

### Program Regulations Committee

The Program Regulations Committee researches federal regulatory issues and develops NCHHELP’s responses to Notices of Proposed Rulemaking (NPRMs) and other issues. Laura Kowalski, Senior Policy Advisor, serves on this committee. The Program Regulations Committee provides, among other materials, the NCHHELP side-by-side analyses of the federal Final Rules for NCHHELP members and other interested parties.

### PLUS MPN and Consolidation Loan Task Forces

The PLUS MPN and Consolidation Loan Task Forces were formed to address issues pertaining to the development of the new PLUS Master Promissory Note (MPN) and the common Federal Consolidation Loan Application. TG team members Nina Hold, Assistant Vice President of Policy and Regulatory Affairs, and Laura Kowalski,

Senior Policy Advisor, are both members of these two task forces. The Department of Education (ED) recently approved the common Federal Consolidation Loan forms for use within the FFELP. The PLUS MPN is under development and is targeted for implementation for the 2002-2003 school year.

## More Information and Questions

For more information about NCHHELP’s committees, visit NCHHELP’s web site at [www.nchelp.org](http://www.nchelp.org). For questions about TG’s participation on these committees, call TG Customer Services at (800) 252-9743, ext. 4444, or send an e-mail message to [customer.services@tgsic.org](mailto:customer.services@tgsic.org). ★

**Return Service Requested**

## NSLDS Access for Lenders and Servicers

TG lenders and servicers have been asking for access to National Student Loan Data System (NSLDS) data for a long time. They wanted access to this data in order to streamline their processing, with the ultimate goal of providing faster, more efficient service to their customers and industry partners.

In November 2000, the Department of Education (ED) announced that lenders and servicers may now obtain access to NSLDS data by requesting an ID and password from Title IV WAN. This will allow access to

the NSLDSFAP.ed.gov web site. Lenders and servicers may complete a Student Aid Internet Gateway (SAIG) application online at SFAWEBENROLL@ed.gov or they may contact Title IV WAN customer service at (800) 615-1189 to speak to an enrollment specialist. ★

## SHOPTALK

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Student Loan Corporation**

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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](mailto:communications@tgslc.org)

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Edited by TG Communications and Policy and Regulatory Affairs.  
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Online copies of *Shoptalk* are available at [www.tgslc.org](http://www.tgslc.org).