

SHOP TALK

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Texas Institutions First to Use AdvanTG Web™

AdvanTG Web™ is here. In May, Texas Wesleyan University and Aggrieland Credit Union became the first Texas Guaranteed (TG) customers to use the online tool to process student loan applications. Since that time, Texas A&M University – Kingsville and IBC Lubbock have also begun using the new system. Through the fall of 2001, TG is introducing the web application to a select group of schools and lending institutions.

“Piloting the AdvanTG Web product is an exciting challenge for us. It is giving greater functionality to each individual student loan team member, which in turn is allowing us to give the highest level of service to our students,” said Sherry Schroeder, Assistant Vice President of Student Lending, Aggrieland Credit Union.

During this initial phase of the project, AdvanTG Web combines and enhances the features of AdvanTG™ 3.0, OnLine Access, Loans By Web™, and Report Request Distribution through a single sign-on. The tool permits TG’s customers to manage loan disbursement changes through a CommonLine 4.0 layout, allowing improved communication with other schools, lenders, servicers, and guarantors.

When asked about her experiences with AdvanTG Web, Sharon Saenz, Financial Aid Officer, Texas A&M University – Kingsville said, “I really like it! I think it’s the best thing to come along. I love the way OnLine Access looks.”

The schools and lending institutions participating in this AdvanTG Web pilot will be able to access student loan data online through a single web interface. Routine functions will become easier as users update records, correct errors, and monitor the student loan process through AdvanTG Web. An added benefit of the new

web-based operation is that it eliminates the need for software or hardware updates. Instead, users receive automatic access to new features as they become available.

The conversion to a web-based application means that TG and the pilot schools and lenders must work together to ensure reliable connectivity and processing for mission critical systems. “We appreciate how the pilot schools and lenders are working with us as we explore the world of application processing via the Internet,” said Vickie Tanner, Assistant Vice President of TG Customer Services. “We are monitoring our Internet environment closely as we move additional pilot schools and lenders to AdvanTG Web. We encourage our customers to know the limitations and thresholds of their own Internet processing environments prior to moving mission critical applications to the web.”

Future enhancements to the web-based tool include an improved interface designed to make it even easier for financial aid administrators to use AdvanTG Web to complete tasks as an intuitive part of their workflow. An online Customer Support Knowledge Database is also planned for late summer 2001.

More Information and Questions

For questions or more information about AdvanTG Web, contact TG Customer Services at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgslc.org. ★



NEWLY REPORTED CLOSURES

TG SCHOOL ID#	SCHOOL NAME	SCHOOL ADDRESS	UNOFFICIAL CLOSURE DATE	ED'S OFFICIAL CLOSURE DATE
023342000	Southeastern Academy	233 Academy Dr. Kissimmee, FL 34744-5426	N/A	05/24/2001
005184010	Southeastern Business Academy	1309 N. Memorial Pkwy Huntsville, AL 35801	N/A	06/26/1993
010035000	Southern College	5600 Lake Underhill Rd. Orlando, FL 32807-1699	N/A	05/30/2001
003695000	Trinity College of Vermont	208 Colchester Ave. Burlington, VT 05401-1470	N/A	05/04/2001
021781000	Virginia Careers Academy	3312 Williamson Rd. NW Roanoke, VA 24012-4049	N/A	05/04/2001
004297000	Watterson College	150 S. Los Robles Ave. Ste. 100 Pasadena, CA 91101	05/18/2001	N/A

Child Care Provider Loan Forgiveness Program

In the Consolidated Appropriations Act, 2001, \$1 million was allocated to the fledgling Child Care Provider Loan Forgiveness Program. The goal of the program is to attract more highly trained individuals into the early child care profession and to retain the services of those providers for longer periods of time.

For FY 2001, the program is being administered on a first-come, first-served basis; therefore, any Federal Family Education Loan Program (FFELP) borrower who may qualify for this loan forgiveness is strongly encouraged to contact either his or her lender or Texas Guaranteed (TG) as soon as possible. To qualify for loan forgiveness under this program, the borrower must meet the following qualifications:

- Be a "new borrower" on or after October 8, 1998—that is, a borrower who has no outstanding balance on a FFELP loan as of the date he or she takes out a FFELP loan on or after October 8, 1998.
- Complete a degree in early childhood education—that is, a degree in early childhood education, child care, or any other educational area that the Department of Education deems

appropriate. The borrower may have either an associate's or bachelor's degree to qualify under the program.

- Obtain employment in a child care facility, defined as a facility, including a home, that provides child care and meets applicable state or local government licensing, certification, approval, or registration requirements.
- Work full time as a child care provider in a low-income community for the two consecutive years preceding the year for which the determination for eligibility is made. A low-income community is one in which 70 percent of households within the community earn less than 85 percent of the state's median household income.

Although funding for the Child Care Provider Loan Forgiveness Program may not be abundant at this time, TG is optimistic that the program may expand and that more borrowers may realize the benefit from this type of loan forgiveness in future years.

More Information and Questions

For more information or for answers to questions about the Child Care Provider Loan Forgiveness Program, call TG Customer Services at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgscl.org. ★

Deputy Secretary of ED William Hansen

On May 24, 2001, William Hansen was sworn in as deputy secretary of the Department of Education (ED). Hansen was nominated for the position by President Bush on April 23 (see the April 2001 *Shoptalk*, Edition 116). Previously, Hansen served in several positions within ED and most recently held the post of executive director and CEO of the Education Finance Council from 1993-2001. ★

Revised Interest Rates Effective July 1, 2001

On July 1, 2001, interest rates on new and existing Federal Stafford, SLS, and PLUS loans that are subject to the variable rate provision will change. The interest rates as of July 1, 2001, will be as follows:

- Federal Stafford loans during in-school, grace, and deferment periods—5.39 percent.
- Federal Stafford loans during repayment and forbearance—5.99 percent.
- Federal PLUS loans—6.79 percent.

Additional interest rates based on a formula other than that used to determine the rates above will be available later in June (see “Rates not Yet Available”).

When the Department of Education (ED) publishes new variable interest rates, guarantors are responsible for applying the new interest rates to new guaranteed loans, and lenders are responsible for adjusting payment terms and notifying borrowers of their new rate, if required. Servicing issues with respect to interest rate adjustments are discussed in detail in section 7.7 of the *Common Manual*. (See the *Integrated Common Manual on TGWorks Online* at www.tgslc.org/tgslc/schools/integrated_online_manual.htm.)

Calculation of Rates

The following details apply to the calculation of rates for Federal Stafford loans:

- The loan interest rate formula is based on the bond equivalent rate of 91-day Treasury bills (91-day T-bill) auctioned at the final auction held prior to June 1.
- During in-school, grace, and deferment periods, the formula is the 91-day T-bill plus 1.7 percent, capped at 8.25 percent.
- During periods of repayment and forbearance, the formula is the 91-day T-bill plus 2.3 percent, capped at 8.25 percent.

For Federal PLUS loans first disbursed on or after July 1, 1998, the interest rate formula is the bond equivalent rate of the 91-day T-bill auctioned at the final auction held prior to June 1, plus 3.1 percent, capped at 9 percent.

Rates not Yet Available

- **Older PLUS/SLS loans:** Interest rates for older PLUS/SLS loans are based on the weekly average of the one-year constant maturity Treasury yield for the last calendar week ending on or before June 26. Those rates will be unavailable until the end of June 2001.
- **HEAL portion of Federal Consolidation loans:** Interest rates for the HEAL portion of Federal Consolidation loans are based on the average of the bond equivalent rates of the 91-day T-bills auctioned for the quarter ending June 30. Those rates will also be unavailable until the end of June 2001.

Look for Texas Guaranteed’s (TG’s) annual interest rate chart in the July edition of *Shoptalk* for all applicable interest rates.

Disclosing the New Interest Rates

To satisfy the interest rate disclosure requirement, lenders and servicers may choose to send TG’s Notice of Guarantee/Disclosure (NOG) to the borrower. When doing so, the lender or servicer should send the original NOG plus the Interest

Rate Addendum to borrowers whose loans were guaranteed before July 1, but not actually first disbursed until on or after July 1, 2001. (Some lenders print and send their own disclosure notices.)

Lenders should also send the Interest Rate Addendum when responding to NOG reprint requests. The borrower can then use the addendum to determine the applicable interest rate formula for the loan based on the time of its guarantee, which may vary from that posted on the reprint.

TG’s NOG contains an interest rate message that states, “This is a variable rate, which may change each July 1. The interest rate shown is the rate in effect at the time of guarantee.” The addendum includes the new July 1, 2001, Stafford and PLUS interest rates and is available on *TGWorks Online*, at www.tgslc.org. It is available in both the For Schools and For Lenders sections of the web site.

Questions

For questions about the interest rate changes, call Kyle Smith at (800) 252-9743, ext. 4894, or send an e-mail message to kyle.smith@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*.

The *Integrated Common Manual on TGWorks Online*

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

More information about the new Stafford and PLUS interest rates

www.tgslc.org

New NSLDS Loan Status Code Table

www.ifap.ed.gov/nsldsmaterials/attachments/LLS-2000-001.pdf

More information on Default Aversion Workshop on *TGWorks Online*

www.tgslc.org/tgslc/resources/dprvworkshop.htm

New NSLDS Monitoring Process for Transfer Students

www.NSLDSFAP.gov

Common Deferment and Discharge Forms on *TGWorks Online*

www.tgslc.org/tgslc/forms/index.htm

Dear Guaranty Agency Director Letter GEN-01-01 from the Information for Financial Aid Professionals web site

www.ifap.ed.gov/dpcletters/gen0107.html ★

New NSLDS Loan Status Codes Impact Schools, Lenders, Servicers, and Guarantors

In an effort to improve the quality of information provided by the National Student Loan Data System (NSLDS), the U.S. Department of Education (ED) introduced a series of new Loan Status Codes to more clearly represent the standing of a student's loans. Included in the revised NSLDS Loan Status Code Table, available at www.ifap.ed.gov/nsldsmaterials/attachments/LLS-2000-001.pdf, are eight new codes specific to lender-held loans and ten codes used solely for reporting guarantor-held and abandoned (unreported) loans.

Target date for guarantor implementation of all new Loan Status Codes is July 1, 2001. Once a guarantor reports the new codes to NSLDS, the codes will appear on the NSLDS Loan History screen, Student Aid Reports (SARs), and Institutional Student Information Reports (ISIRs).

Lender/Servicer Implementation Deadline

By no later than January 1, 2002, lenders and servicers must implement and begin reporting new codes applicable to lender-held loans. This means that all lender/servicer NSLDS Lender Manifest processes must be revised to report the new codes, and in some cases loan management systems may need to be modified to enable reporting of the new codes.

TG System Modifications

In order to support reporting of new status codes, major modifications have been made to Texas Guaranteed's (TG's) Claims and Collections systems and to the process that produces TG's monthly NSLDS Submission file. Additionally, nine new status codes are being added to the Loan Guarantee Processing System (LGPS) to facilitate reporting and to aid internal and external users of the system. Existing proprietary codes will remain on LGPS but all codes added to the system will conform to the NSLDS code value. TG's NSLDS Submission process will continue to convert TG proprietary

codes to the proper NSLDS code value when reporting loans to NSLDS.

New Status Codes

New status codes are expected to be operational on LGPS the week of June 25. Included in the implementation of the new status codes are processes to programmatically evaluate and update the status of selected loans according to the revised NSLDS Loan Status Code Table. (See the charts on page 5.)

Reporting Instructions

The NSLDS Lender Manifest Reporting Instructions have been updated and provide complete information about the new NSLDS Loan Status Codes and lender/servicer reporting requirements.

A copy of the revised reporting instructions and NSLDS Lender Manifest Common Edits will be available soon on *TGWorks Online*.

The PC-based Lender Manifest program used by many lenders to report NSLDS data to TG has also been updated. A revised copy of the software will be mailed to existing users in late July. Once received, the software can be used immediately. On or before August 1, 2001, TG will be ready to process new Loan Status Codes reported by lenders and servicers. After December 31, 2001, the ID, PC, and UI Loan Status Codes can no longer be reported by lenders/servicers.

Questions and Additional Information

For questions or additional information, call (800) 252-9743 and ask for TG's NSLDS. ★

Event to Offer Unique Look at Default Aversion for Private Career Schools

Private career colleges looking for a way to triumph over default should plan now to attend a July seminar that will focus on default aversion in the proprietary environment.

Texas Guaranteed (TG) and Career Colleges and Schools of Texas (CCST) are co-presenting "We Could Be Heroes: Striving to Triumph over Doctor Default." The event, a service of TG's Achieving Systemic Default Aversion (ASDA) program, will include the following agenda items:

- Overviews of TG's Default Prevention,
- Presentation by Consumer Credit Counseling Service,
- Introduction to the Texas Career Development Resources,
- ASDA and its tools, and
- A professional development session on providing excellent customer service.

Mark your calendars and join your private career school peers in Austin at the Sheraton Austin Hotel and Conference Center. The event runs from Thursday, July 19, at 1 p.m. through Friday, July 20, at 4 p.m.

More information is available on *TGWorks Online*, including an agenda and a printable registration form, at www.tgslc.org/tgslc/resources/dprvworkshop.htm. ★

NEW NSLDS LOAN STATUS CODES ADDED TO LGPS EFFECTIVE WEEK OF JUNE 25, 2001

Includes Five Codes (marked with a 2) to Be Reported by Lenders/Serviceirs

NSLDS CODE	CODE DESCRIPTION
AE	Assigned – Loan assigned to Department of Education Debt Collection Service.
¹ AL	Abandoned Loan – Loan not reported by lender in four or more years.
² IM	In Military Grace – A loan that has not entered repayment, i.e., loan was in IA or IG status, and borrower was called or ordered to active military duty for longer than 30 days. IM should not be confused with a military deferment, which is used for loans that have entered repayment.
¹ PM	Presumed Paid – Loan has been in repayment 12 or more years and not reported by lender in four or more years.
^{1,2} UA	Temporarily Uninsured-Non-default – Loan with servicing or regulatory violation within cure period. Includes bankruptcy loans where claim was not submitted or was submitted and denied.
^{1,2} UB	Temporarily Uninsured-Defaulted Loan – Loan with servicing or regulatory violation within cure period. Default claim not requested or default claim requested and denied.
^{1,2} UC	Permanently Uninsured-Non-default – Loan with servicing or regulatory violation that is not eligible for cure. Includes loans previously in UA status that were not cured within the three-year time frame and death and disability loans where claim was not submitted or was submitted and denied.
^{1,2} UD	Permanently Uninsured-Defaulted Loan – Loan with servicing or regulatory violation that is not eligible for cure. Default claim not requested or default claim requested and denied. Includes loans previously in UB status that were not cured within the three-year time frame.
¹ DW	Defaulted Write-off – Default claim paid by guarantor and subsequently loan was written off.

¹ Status will be assigned programmatically by TG at the time status is implemented on LGPS and on an on-going basis as loans meet Loan Status Code Table definitions.

² Status will be reported by lender/serviceir through NSLDS Lender Manifest reporting. Depending upon whether the loan is eligible for cure at the time a claim is rejected, UA, UB, UC, and UD will also be assigned by TG's Claim System when a claim is rejected because of a servicing or regulatory violation.

NEW NSLDS LOAN STATUS CODES TO BE REPORTED BY LENDERS/SERVICERS

Stored on LGPS Using Existing Proprietary Code Value

NSLDS CODE	CODE DESCRIPTION	LGPS CODE VALUE
IA	Loan Originated – Loan that is guaranteed and that has not entered grace. Includes PLUS loans not fully disbursed.	S
IG	In Grace – A loan in the loan grace period.	G
PN	Paid in Full Through Consolidation – Loan paid in full as a result of the borrower obtaining a Consolidation loan.	PC

Tax Cut Bill Signed

President Bush signed a 10-year, \$1.35 trillion tax cut on June 7, 2001. The tax cut includes several provisions pertinent to higher education that are either effective this tax year or take effect at some point during the next few years. These provisions are:

- Elimination of the 60-month limit on student loan interest deduction. Borrowers can now deduct interest paid throughout the life of their loans.
- Introduction of a \$2,000 tuition deduction starting in 2002, which increases to \$4,000 in 2004.
- Expansion of the annual contribution limit of Education Savings Accounts from \$500 to \$2,000. These accounts allow funds to be withdrawn tax-free for K-12 and postsecondary educational expenses.
- Permission for tax-free withdrawals from public and private prepaid-tuition programs.
- Solidification of the tax exemption for employer-provided tuition assistance.
- Addition of the National Health Service Corps and Armed Forces Health Professions scholarships to the list of awards that are tax exempt. ★

ED's Financial Aid History Monitoring Process for Transfer Students

Many new federal regulations become effective July 1, 2001— one of which is the elimination of the paper financial aid transcript (FAT) and the requirement to use the National Student Loan Data System (NSLDS) to access financial aid histories for all students, including current-year (a.k.a. mid-year) transfer students. The Department of Education (ED) also rescinded the requirement to check NSLDS for current-year transfer students within 30 days of the payment period for which the school intends to deliver Title IV aid.

ED has developed the NSLDS Transfer Monitoring Process to help schools with the current-year transfer student aspect of this new regulatory requirement.

Beginning July 1, 2001, after a school requests an updated financial aid history on a current-year transfer student from NSLDS, it must wait seven days before it can deliver funds. However, if the school receives information from NSLDS in response to its request or obtains information itself by directly accessing NSLDS, the school can release funds to otherwise eligible students before the end of the seven-day time frame.

Creating a Transfer Monitoring List

The school begins the process by creating through NSLDS a Transfer Monitoring List of those students it would like to monitor. The school may send a data file via the Student Aid Internet Gateway (SAIG) or may create the monitoring list by entering the students one at a time online at www.NSLDSFAP.gov.

The school submits the monitored student's name, Social Security Number, and date of birth to NSLDS. The school also needs to provide two dates—the student's enrollment begin date and the date the monitoring is to begin. If the school does not submit the date the monitoring is to begin, the

system begins the monitoring on the data entry or submission date.

Monitoring by NSLDS

After a school submits its list, NSLDS monitors the students for changes that may affect their eligibility for Title IV aid. NSLDS continues to monitor the requested students for 90 days beyond the enrollment begin date. Once this period ends, NSLDS ceases monitoring that student. Schools are able to delete students from the list but should only do so if the student ceases attendance.

NSLDS plans to monitor for data changes daily to ensure the information is timely and accurate. ED also intends to release a Dear Partner Letter with more details about the process early this summer.

School Notification from NSLDS

In the event of a change that affects the student's eligibility, NSLDS will notify the school. The school will be notified by e-mail but may choose to review the information either online or by batch file via the SAIG. The information that the school receives, known as the "Monitoring Alert List," has many features to assist schools including a "Date Alerted" field, a "Reviewed" check box, and a date field indicating how recently the monitoring occurred. These features assist the school by enabling it to determine the age of the alert, monitor the progress of its own review process, and comply with the "seven-day" rule associated with current-year transfers.

NSLDS plans to monitor for data changes daily to ensure the information is timely and accurate. ED

also intends to release a Dear Partner Letter with more details about the process early this summer.

Questions

Questions regarding the Transfer Monitoring Process should be directed to the NSLDS Customer Service Center at (800) 999-8219 or to NSLDSCOE@Raytheon.com. ★

Go Electronic Campaign Benefits Students

Texas Guaranteed (TG) is pleased to announce that savings from the first phase of the *Go Electronic* Campaign conducted earlier this year will result in a contribution of \$5,538 to the TG Grant program. The contribution is a direct result of the many *Common Manual* users who gave up their paper copy to use the online *Integrated Common Manual* (ICM) or the *Electronic Common Manual* on CD or diskette or were willing to print the annual update on site.

In the second phase of the *Go Electronic* campaign, TG will be transforming its industry newsletter, *Shoptalk*, into a completely electronic format, offering the same quality information on a more frequent basis (weekly beginning in the fall of 2001) delivered straight to your desktop. Once again, TG will commit 50 percent of the savings realized from "going electronic" to the TG Grant program. Stay tuned for more details in a future issue of *Shoptalk*.

A big thank you to everyone for helping Texas students, saving trees, and contributing to improved efficiency for the Federal Family Education Loan Program. ★

2001 *Common Manual* to Be Distributed

The 2001 edition of the *Common Manual* will soon be available to customers in a variety of formats. This year's edition spotlights electronic products – including the online *Integrated Common Manual* (ICM), the *Electronic Common Manual* (ECM) on diskette, and a new desktop reference library, the *e-Collection* on CD-ROM.

The 2001 paper version will soon be hot off the presses. Texas Guaranteed (TG) customers who still require paper copies should see copies in their mailboxes by July 1.

The preview edition of the ECM is currently on *TGWorks Online*. It will be updated with the first newly approved *Common Manual* policies from the June Governing Board call around the second week of July. And, the ECM diskettes and *e-Collection* will be available in late July/early August.

Bigger (and better) than ever, the 2001 version will feature examples of the new Federal Family Education Loan Program (FFELP) Consolidation loan forms, as well as the recently updated deferment forms and False Certification and Total & Permanent Disability discharge forms. The manual will also contain newly updated

information in appendix H, which is a history of student loan policy changes since 1965. And, of course, the 2001 version will contain all of the new policies approved since July 2000.

Because of the extensive changes that the manual underwent since the last paper version was released, the manual is being reprinted in its entirety — customers will need to place the updated pages within their *Common Manual* binders.

This year's edition spotlights electronic products – including the online *Integrated Common Manual* (ICM), the *Electronic Common Manual* (ECM) on diskette, and a new desktop reference library, the *e-Collection* on CD-ROM.

Diskettes and CD-ROM Versions

If you would like to order an ECM or the *e-Collection* on CD-ROM, contact your Customer Services Representative at (800) 252-9743, ext. 4444, or send an e-mail message to customer.services@tgslc.org.

Remember, you will not receive a paper manual if you pledged to “Go Electronic”— that is, if you joined TG's campaign to encourage customers to use the ICM. With this version of the manual, you don't need to deal with paper or binders or sacrifice valuable desk space; the manual is available at your fingertips right on your computer's desktop. And the best part is that the ICM is updated monthly with the most recently approved *Common Manual* policies, so you don't have to wait a whole year to get the latest information! To download the ICM, go to www.tgslc.org/tgslc/schools/integrated_online_manual.htm.

Questions

If you are scheduled to receive a paper copy of the 2001 *Common Manual* and do not receive it by July 1, call Joyce Henderson at (800) 252-9743, ext. 4546, or send an e-mail message to customer.services@tgslc.org. ★

ICM Summary of Changes Chart Replaces Updates Index

Since 1997, Texas Guaranteed (TG) has provided quarterly and annual versions of the *Common Manual Updates Index*. Effective this month, TG is directing customers to the online *Integrated Common Manual* (ICM) where they can access a tool that replaces the *Updates Index* — the *Common Manual Summary of Changes* chart.

The chart lists all changes to the manual since the last printed version. Updates are listed in section order and include a brief summary of each change and its effective date/triggering event.

The chart begins on the second page of the ICM and is updated each month that changes are made to the manual. The ICM is located on *TGWorks Online* at www.tgslc.org/tgslc/schools/integrated_online_manual.htm. ★

Common Manual Updates Correction

Texas Guaranteed wishes to point out a correction to the *Common Manual Updates* printed in *Shoptalk* Edition 117 (May 2001). Under the Economic Hardship Deferment update, sixth sentence, the date should be July 1, 2001, not July 1, 2000. Therefore, the sentence should read, “Any retroactive period of economic hardship granted under this revised policy must include July 1, 2001, or a later date.” This language was approved by the *Common Manual* Governing Board during its April 19, 2001, conference call. ★

Return Service Requested

Revised Common Deferment and Discharge Forms

The Department of Education (ED) recently published Dear Guaranty Agency Director Letter (DCL) GEN-01-07 announcing changes to the common deferment forms and two common discharge forms: the *Loan Discharge Application: False Certification of the Ability to Benefit* and the *Total and Permanent Disability Cancellation Request*. These revised forms implement changes, effective July 1, 2001, that were made to the existing regulations governing deferments and certain discharges in the Federal Family Education Loan Program (FFELP).

The revised forms should be distributed and used in response to borrower requests on or after July 1, 2001. A lender may process previously

approved forms received after that date. However, lenders should be careful to ensure that a previously approved form is processed using the applicable regulatory provisions.

More Information

The forms are available for downloading and printing at *TGWorks Online* at www.tgslc.org/tgslc/forms/index.htm. To access GEN-01-07, go to the Information for Financial Aid Professionals web site at www.ifap.ed.gov/dpcletters/gen0107.html. ★



Texas Guaranteed Student Loan Corporation

P.O. Box 201725
Austin, Texas 78720-1725
(800) 252-9743 • (512) 219-5700
(512) 219-4560 *speech and hearing impaired*
www.tgslc.org

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

Contributors to this month's edition:

Valerie Gonzalez	Charles Kracy
Darron Grussendorf	Kay Morgan
Brent Hay	Laura Lavergne
Kelly Kaelin	Heather Vaughan
Laura Kowalski	

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