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## TG updates

### EFT reporting enhancements coming soon

TG will soon introduce an enhancement to its current electronic funds transfer (EFT) process allowing for more flexible reporting capabilities on EFT disbursements and returns.

Institutions may continue to receive all of their standard EFT reports through AdvanTG Web™ or the Report Request/Distribution System (RRD) while accessing the additional functionality through a convenient integrated link.

### New reporting capabilities

The enhanced reporting system will offer additional reporting capabilities for customers with more demanding reporting needs:

- *EFT standard reports* – provides faster, more efficient Payment Detail, Advance Debit Notification, and CommonLine Disbursement rosters. Customers can request current or historical standard EFT reports on the Web that are delivered automatically.
- *Customized reporting* – makes it easy to request ad hoc reports. Search engines allow customers to extract customized data (for example, searching for a single disbursement on any given date).
- *Institution Administration* – allows customers to change institution profile information online at any time.

## Benefits

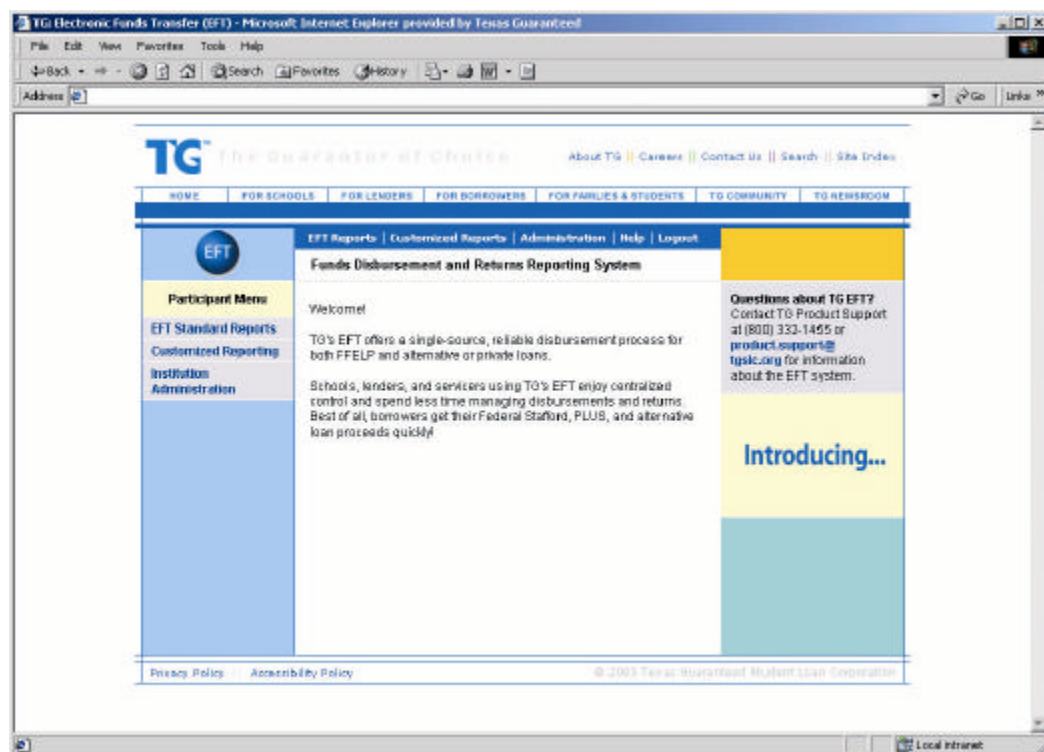
The enhancements to the new disbursement and returns reporting system will maintain the integrity and reliability of the existing system while offering the following added benefits to customers:

- Faster, easier report generation —even during peak season!
- Optional e-mail notification when standard reports are available
- Easy updating of data
- CommonLine 5 compliance
- Simple, single reconciliation

## More information

To learn more, contact the TG product support group at (800) 332-1455.

Below: Screenshot of the new EFT interface



## Margie Harvey to lead national sales, partnerships, and new ventures for TG

TG is pleased to announce the promotion of Margie Harvey to assistant vice president. Effective immediately, she will oversee TG strategic partnerships and new ventures, including the national sales team. Harvey has been with TG since March 1997, serving most recently as assistant manager for strategic partnerships and new ventures.

"We are very excited that Margie has accepted this new role with TG," said Kim Alexander, TG vice president for customer focus. "Her comprehensive knowledge of student financial aid and her enthusiasm for building customer relationships make her an ideal leader to manage the efforts of our national sales team and to oversee development of business alliances within the industry."

Having spent more than 19 years in student financial aid, Harvey has gathered a wide variety of experience across the industry. In addition to her experience at TG, she has worked in a university setting, with a secondary market/servicer, and with a state-agency guarantor in operations, training, national regulatory affairs, and compliance.

Harvey, who holds a master's degree in higher education administration from Purdue University, is ready for the challenges her new position will bring. "I am looking forward to leading TG's national efforts to facilitate and simplify aid opportunities for students everywhere," said Harvey.

Harvey can be reached at (800) 252-9743, ext. 4859 or by e-mail at [margery.harvey@tgslc.org](mailto:margery.harvey@tgslc.org).

## Trends and issues

### New issue of *TG Connection* explores distance education

Financial aid professionals everywhere are beginning to recognize the unique challenges presented by the growth of distance education programs. To help you understand how distance education is shaping the future of higher education, TG has dedicated an issue of *TG Connection* to exploring the implications that distance education — and the technology it depends on — have for the work you do as an administrator of student financial aid.



The new issue of *TG Connection*, titled "Clicks and mortarboards: Trends and issues affecting distance education and financial aid," looks at the critical role financial aid administrators should play in distance education, and how some administrators have met the unique challenges presented. The issue offers commentaries and perspectives on various policy, regulatory, and best practice issues on distance education and the essential role that financial aid officers have in influencing its future.

*TG Connection* was mailed to subscribers last week. To subscribe or order free copies for you and your colleagues, send your name, institution, mailing address, and phone number to [communications@tgslc.org](mailto:communications@tgslc.org). Please specify that you are requesting copies of the "Distance Education" issue. Tell us how many copies you are requesting, and whether you would like to be added to our subscription list.

## **Study says student behavior, not background, plays major role in preventing student loan default**

Avoiding default is easiest for students who keep their grades up, according to a recent study from TG, developed in association with Texas A&M University.

Although the study does not prove a direct cause-and-effect relationship between grades and students' ability to successfully repay their loans, the findings do suggest that anything that can improve college persistence and completion would probably decrease the likelihood of default. The results also indicate that borrowers are succeeding in student loan repayment largely without respect to their ethnicity, their parents' education levels, or their family income.

"We found that default behavior hinges more strongly on factors that are at least partially under the borrowers' control," said Matt Steiner, TG's senior research analyst. "These factors include whether the borrower graduates, how long he or she spends in college, and how well the borrower does in his or her coursework. In addition, these findings are consistent with one of the core principles of the student loan programs — student loans are worthwhile investments that borrowers will be able to repay, particularly when borrowers succeed in their programs of study."

The TG study examined the default behavior of 12,776 undergraduate borrowers from Texas A&M University in College Station. The sample of borrowers entered repayment on TG-guaranteed loans (primarily Stafford loans) during federal fiscal years 1997, 1998, and 1999.

The results of this study could provide yet another incentive for college administrators to maximize opportunities for students' academic success.

Chris Christensen, senior assistant director of student financial aid, loans, and student assistance at Texas A&M University, said he was encouraged by the report findings. In his experience, he has perceived that some studies on student loan default place more emphasis on students' background or demographic characteristics, leaving a smaller window of opportunity for schools to effect change.

"This study enabled us to know who our borrowers are and what type of students revert to defaulting on student loans," said Christensen. "The results of the study will allow us to focus on those student types for additional preventative default measures. We hope to create improved academic alliances on campus to lower our default rate."

The complete study is available on *TG Online* at [www.tgslc.org/pdf/TAMU\\_Default\\_Study.pdf](http://www.tgslc.org/pdf/TAMU_Default_Study.pdf).

## **This, that, and the other...**

JobGusher.com<sup>®</sup> is hosting online job fairs for students in the Houston and San Antonio areas through May 4. Students looking for summer work, internships, or jobs in these areas can explore employment options online at [www.jobgusher.com/genjobfairs.asp?hdr=gen](http://www.jobgusher.com/genjobfairs.asp?hdr=gen).

Schools and lenders serving students and borrowers in the Houston and San Antonio areas are encouraged to inform their customers of this limited-time opportunity.

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