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## TG updates

### TG recognizes UTPA's default prevention success

On Monday, July 28, more than 30 representatives from the Texas lending community joined TG in recognizing the default prevention success at the University of Texas - Pan American (UTPA). TG hosted a luncheon and press conference on the university's campus in Edinburg to celebrate UTPA's declining default rate, which has dropped from 20.9 percent in 1992 to a projected rate of 1.7 percent for the 2002 cohort year.

### Congressman congratulates UTPA

In addition to university representatives and lending partners, Congressman Rubén Hinojosa, U.S. Representative for the 15th Congressional District, attended the event and offered his commendation of UTPA's success. In his remarks during the press conference, Hinojosa talked about the importance of higher education and encouraged corporate America to "double their commitment" to postsecondary education, as the number of students attending Rio Grande Valley colleges will also be doubling in the next several years.

Hinojosa expressed his appreciation for TG's efforts and the collaboration that is so essential to the success of the federal education loan programs. "This stunning progress would not have been possible without dedicated partners, such as Texas Guaranteed," said Hinojosa. "All of you deserve a hand for what you've accomplished for UTPA and the students and families of South Texas."

### A call to action

TG President and CEO Milt Wright also congratulated UTPA, pointing out the significance of their efforts in light of state and national trends in default. "In 1992,

default rates were rising so quickly that they threatened student loan programs," Wright said. "But Dr. (Miguel) Nevárez was one of the first university presidents who insisted on doing something about rising default rates. With his call to action, we got to work."

Dr. Nevárez concluded the press conference by sharing UTPA's plans to expand their graduate programs, particularly in business and health sciences. He expressed his gratitude to TG and reinforced the need for continued support as they continue to improve higher education access for families and students throughout the Rio Grande Valley.

### **Default prevention resource features UTPA**

With UTPA serving as the model school for *A Clear and Present Danger to Institutional and Student Success* (available at [www.tgslc.org/pdf/default\\_model.pdf](http://www.tgslc.org/pdf/default_model.pdf)), the recently released default prevention training guide published by TG and the Council for the Management of Educational Finance, it was fitting that so many of their partners turned out to congratulate them. As James Langabeer, UTPA's vice president for business affairs and member of TG's Board of Directors, noted during the event, "Focusing on default prevention has helped our campus to thrive in many ways. We appreciate this recognition because our efforts in this area truly affect students' lives and the overall quality of life in the Rio Grande Valley and beyond."

### **TG releases updated guide on AdvanTG Web™ change transactions**

To assist AdvanTG Web™ customers with change transactions, TG recently updated and released an enhanced version of its ready-reference tool *Change Transactions – Quick Reference Guide*.

#### **New features**

The enhanced guide highlights new features available for change transactions on AdvanTG Web, including the "Get Disbursement Info" and "Calculate" buttons. The "Get Disbursement Info" button allows customers to pre-populate data from any of the disbursements on a loan. The "Calculate" button allows them to calculate a revised disbursement amount.

Another convenient reference available in the updated guide is the "Change Transaction Report Reference," a useful chart that provides a cross-reference of reports that were available on AdvanTG™ desktop versions, and how they are identified in AdvanTG Web. This convenient, easy-to-read reference includes a short description of the information provided in each report.

#### **Step-by-step instructions, friendly format**

The *Change Transactions* guide is prepared in a clear, easy-to-understand format. Each individual transaction is described in a comprehensive manner. Screen illustrations offer a helpful way to visually identify the transaction, and charts include a full description of information the user must enter into each field.

## **Download your guide**

The *Change Transactions — Quick Reference Guide* is available for immediate download on *TG Online*. Those with Adobe Acrobat can access or download the PDF at [www.tgslc.org/pdf/change\\_transactions.pdf](http://www.tgslc.org/pdf/change_transactions.pdf).

For technical support or training, send an e-mail message to TG product support at [product.support@tgslc.org](mailto:product.support@tgslc.org), or call (800) 332-1455.

## **Bonnie Brinkley joins TG loan guarantee operations**

Providing proactive customer service and resolving issues in an efficient manner has always been one of Bonnie Brinkley's top priorities. Bonnie brings that work ethic to her new role as the assistant manager of TG loan guarantee operations. Bonnie oversees the day-to-day operations of the loan guarantee operations team as well as a growing new guarantee portfolio.

"I believe in 'going that extra mile' for our customers," said Bonnie. "I'm committed to making sure that issues are researched and resolved as quickly as possible before they become a concern for our school and lender partners."

## **Extensive industry knowledge, customer-focused expertise**

Bonnie began her career at TG in 1987 by working in TG collections and soon became the legal portfolio supervisor specializing in bankruptcy and administrative wage garnishment. Her experience prior to TG includes managerial positions in the credit industry.

"Bonnie was a true asset to TG collections," said Susan High, TG manager of collections default recovery services. "She was instrumental in educating the employers of Texas on the administrative wage garnishment processes, and was viewed as an industry expert in bankruptcy. Bonnie's desire to provide good customer service and to share knowledge with her peers has helped maintain the integrity of the student loan program."

"We are so very pleased that Bonnie has joined our team," said Kyle Smith, TG assistant vice president for loan guarantee operations. "I feel lucky to have Bonnie as part of the management team. With Bonnie on board, we look forward to a fantastic peak processing season in 2003."

As an extension of her professional work experience, Bonnie has delivered presentations for numerous industry, employer, and bankruptcy groups throughout her career. Bonnie has also represented TG in numerous bankruptcy proceedings and hearings.

## **A critical player within TG's operations**

At TG, Bonnie serves on several key teams, including the corporation's process goals and measures team; a team focusing on TG's distance education initiatives; and the corporation's editorial task force, a group that focuses on enhancing information delivered to TG's customers and industry partners.

Bonnie also recently became TG's contact for the maintenance of information on *Lender Fact Sheets*, an information resource available on *TG Online* that helps students, parents, and schools understand more about the lenders that guarantee loans through TG. *Lender Fact Sheets* can be accessed at [www.tgslc.org/schlfs/new\\_lender.cfm](http://www.tgslc.org/schlfs/new_lender.cfm)

## **More information**

TG school and lender partners are encouraged to contact Bonnie to introduce themselves and learn more about the services offered by TG loan guarantee operations. Call Bonnie at (800) 252-9743, ext. 4543, or send an e-mail message to [bonnie.brinkley@tgslc.org](mailto:bonnie.brinkley@tgslc.org).

Assistance with loan guarantee issues is always available from any member of the TG loan guarantee operations team. To contact the team, call (800) 446-5616, or send an e-mail message to [lgo.helps@tgslc.org](mailto:lgo.helps@tgslc.org).

## **TG offers engaging industry experts, timely topics through Speakers Bureau**

The fall conference season is quickly approaching, and committees for many state student financial aid associations are in various stages of developing their agendas for their seasonal training events. As your fellow members request suggestions on training topics that should be included on the program agenda, consider the TG Speakers Bureau, a program that offers industry and professional development programs to FFELP partners.

## **Successful programs delivered nationally**

During the past year, facilitators from the Speakers Bureau have delivered training sessions and presentations throughout the nation on a variety of industry and professional development topics, including team building, change management, customer service, and leadership.

Throughout 2003, the TG Speakers Bureau provided presenters and trainers for state association conferences in Texas, Louisiana, New Mexico, Oklahoma, Virginia, Georgia, and Mississippi.

In addition to state student financial aid association conferences, TG also regularly provides training programs at regional and national associations such as the Southwestern Association of Student Financial Aid Administrators (SWASFAA), the Southern Association of Student Employment Administrators (SASEA), and the National Association of Student Financial Aid Administrators (NASFAA).

## **Variety of offerings**

TG Speakers Bureau programs are:

- Available on many industry and professional development topics;

- Based on sound research and cutting-edge techniques;
- Interactive and fun for participants, drawing on the expertise of audience members;
- Presented by experienced and knowledgeable team members; and,
- Customized and scaled to meet your audience's specific size and needs.

Over 50 programs are currently offered, categorized into such subjects as industry basics, useful tools, future focus, and professional development. Overall, the response to Speakers Bureau programs has been overwhelmingly positive. Customer satisfaction surveys administered to participants thus far have averaged above 4.5 on a 5.0 scale.

To learn more about Speakers Bureau offerings, visit the Speakers Bureau page on *TG Online* at [www.tgslc.org/speakers/index.cfm](http://www.tgslc.org/speakers/index.cfm).

### **For more information**

TG will soon be mailing an information packet to state conference committee chairs offering details on how to schedule a program from the Speakers Bureau.

To learn more about the TG Speakers Bureau, visit *TG Online* at [www.tgslc.org/speakers/index.cfm](http://www.tgslc.org/speakers/index.cfm), call (800) 252-9743, ext. 4650, or send an e-mail message to [customer.services@tgslc.org](mailto:customer.services@tgslc.org).

## **Trends and issues**

### **Texas enacts the B-on-Time Program**

The 2003 Texas State Legislature (78th Regular Legislative Session) established a new state financial aid program that could provide significant financial resources to new Texas high school graduates about to enroll in postsecondary education. The Texas B-on-Time Student Loan Program provides zero-interest educational loans to eligible higher education students with provisions for forgiveness for those who graduate "on time" with at least a B average.

### **Administration of the program**

The program will be administered by the Texas Higher Education Coordinating Board (THECB) and while it will not be operational in time for the start of the fall 2003 semester, the THECB expects to begin making awards in spring 2004, and will make them retroactive to fall 2003.

### **Student eligibility**

The THECB has developed a quick fact sheet with general information about program qualifications and has posted it to the THECB's College for Texans website at <http://www.collegefortexans.com/cfbin/tofa2.cfm?ID=115>.

In general, the program is available to Texas high school graduates who completed the recommended or advanced high school curriculum not earlier than the 2002-2003 academic year. Eligible students must complete a Free Application for Federal Student Aid (FAFSA) but are not required to demonstrate financial need, and must enroll full time in an undergraduate degree or certificate program at an eligible Texas institution. Conditions for continued eligibility are also provided on the Web site.

The maximum annual award (for the 2003-2004 academic year) is:

- \$3,140 for attendance at 4-year public and private universities.
- \$1,270 for attendance at 2-year public and private junior colleges.
- \$1,860 for attendance at public technical colleges.

The provision that excludes demonstrated financial need as an eligibility criterion for this program was in response to concerns expressed by some members of the legislature that middle-income families and students would be the most adversely impacted by the passage of separate legislation that deregulated tuition rates charged by the state's 35 public universities. The legislative intent of this program is to serve mostly middle-income students.

### **Selection of recipients**

Although the application is still under development, students will apply for the Texas B-on-Time Program through the THECB. The THECB is also currently in the process of clarifying additional details related to funding, priorities, and student eligibility.

Also unclear at this time is how schools should plan for potential awards in their financial aid packages for the 2003-2004 academic year. Since recipients won't be selected until spring 2004, with awards retroactive to fall 2003, schools may have to make significant adjustments to students' financial aid packages in the spring. It is also unknown whether these awards should be considered resources that count against a student's financial need or resources that could be used to replace a student's expected family contribution (EFC).

### **Conditions for repayment or forgiveness**

A student who obtains a loan under the Texas B-on-Time Program may have his or her loan forgiven if the student graduates with a B average (or the equivalent of a cumulative grade point average of at least 3.0 on a four-point scale) and the student completes his or her degree or certificate within:

- Four calendar years for a four-year degree,
- Five calendar years for a five-year degree, or
- Two calendar years for a two-year degree or certificate program.

To be considered "on time," student may not take more than six hours beyond the credit hours required to complete his or her degree or certificate.

If a student obtains a loan under this program and does not meet the criteria for forgiveness, the student is responsible for repayment of the loan, but with zero interest.

## More information

Students can add their name and address to a waiting list for information on the Texas B-on-Time Program by visiting <http://www.collegefortexans.com/cfbin/waitlist.cfm?Prog=BONTIME>. Those with questions may also contact TG customer assistance at (800) 845-6267 or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

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

The next time you need some education statistics for training, presentations, or other activities, consider using the search feature available in the Quick Tables and Figures section of the National Center for Education Statistics (NCES) Web site at [nces.ed.gov/quicktables](http://nces.ed.gov/quicktables).

This search tool lets you locate all tables, figures, and charts published in the inventory of the following NCES resources, among others:

- "Education Statistics Quarterly";
- The NEDRC (National Education Data Resource Center) Postsecondary Table Library; and
- *The Condition of Education* annual reports.

To assist with your searches, take advantage of the "Popular Keyword" feature, available below the "Usage Tips" section on the search page.

New tables are constantly being added to this database. Close to 2,700 recently published tables, graphs and figures are now available through this search tool.



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