

In this issue:

TG updates	1
TG Speakers Bureau offers three new training programs for professional development	1
Trends and issues	2
TG gathers financial aid research tools	2
Legislative update	5
This, that, and the other	5

Tip^{of} the Week

Start planning a default prevention fair for the spring. Contact TG at (800) 338-4752 for help.

TG updates

TG Speakers Bureau offers three new training programs for professional development

Financial aid offices looking to help build effective work habits at their institutions may be interested in three new offerings from the TG Speakers Bureau, a program that offers free training that FFELP partners can customize to their needs:

- *Making a Difference: One Student at a Time*
Using an inspiring video from award-winning photographer DeWitt Jones, this new seminar helps you take the time to celebrate everything that's right in your world. Identify your strengths, use your energy to fix what's wrong, and explore a vision for what you'd like to see in the future. This session is great for renewing energy and motivation in your office.
- *Dealing with Difficult Students*
Do your customers sometimes get frustrated or angry? Are you ever faced with a student or parent who is upset and expects you to fix their problem immediately? Explore a 6-step model on how to diffuse emotional customers and deal with difficult situations. Participants will practice using real-life customer service scenarios.
- *Business Etiquette*
Proper business etiquette, or the lack of it, can make or break your career when it comes to dealing with customers over the telephone or in person, and in building relationships with your coworkers and management. This seminar

covers the basics of proper telephone etiquette, business attire, and professional meeting behavior.

To learn more about the TG Speakers Bureau and its many offerings, please visit us online at www.tgslc.org/speakers/index.cfm. You can review an online catalog that lists offerings by subject areas. An online request form provides an easy way to submit information about your training needs.

Trends and issues

TG gathers financial aid research tools

How many times has your boss come to you with the pressing need to research a specific topic? Maybe he or she wants you to see how your cohort default rate compares to other schools. Or maybe he or she wants you to find out what other lenders' positions are on a particular reauthorization issue. Or maybe you've been asked to write the definitive work on the evolution of the Pell grant.

The financial aid and, more broadly, higher education industries are replete with electronic resources that can help you find the information you need. TG has gathered many of these tools — a good portion of which are available from our corporate Web site, *TG Online* — here in one place, for your convenience.

The what and why of researching

Before we get to that useful list of resources, let's ask a fundamental question. Why do we research? Sometimes we research because we need a short-term answer to a particular issue, such as the regulatory basis for a specific federal policy, or statistics to respond to an inquiry from a vice president. Other times we research so that we can better anticipate long-term issues that may arise, and, in turn, conceptualize solutions to achieve success.

Many people dread the task of researching because it can seem arduous at times. But like many of our assigned duties, half the battle is just getting started. The following tools can help you break down that barrier and help you research efficiently and effectively.

Where do I go?

You can use the Web to access a variety of resources that are pertinent to our daily work. These resources, broken down into useful categories, include:

Statutory/regulatory/policy resources

- The Higher Education Act (HEA) www.tgslc.org/resources/hea.cfm (Integrated parts B and G, and comprehensive Title IV of the HEA)

- Federal Regulations — www.tgslc.org/resources/intreg.cfm (Integrated parts 600, 668, and 682) and www.gpo.gov/nara/cfr/index.html (Regulation compilations back to January 1997)
- The *Integrated Common Manual* — www.tgslc.org/resources/integrated_online_manual.cfm
- The *Federal Student Aid Handbook* (TG offers a single PDF document combining all of the individual volumes and subsequent updates from ED, with bookmarks added for easy navigation) — www.tgslc.org/resources/fsa_handbook.cfm
- Dear Colleague Letters — www.ifap.ed.gov
- The *Federal Register* — www.gpoaccess.gov/fr/index.html

Reauthorization resources

- TG Reauthorization Web page (a comprehensive collection of information pertinent to the upcoming reauthorization of the HEA) ? www.tgslc.org/reauth/index.cfm
- TG Legislative Fact Sheets (information about each congressional district, including the schools and students within each district):
 - Texas Congressional Delegation — www.tgslc.org/reauth/facts_congress.cfm
 - Texas State Senate — www.tgslc.org/reauth/facts_txsenate.cfm
 - Texas State House of Representatives — www.tgslc.org/reauth/facts_txhouse.cfm
- Thomas — Legislative information on the Internet (a Web site that allows you to check the status of a current bill as it passes through the legislative process) — <http://thomas.loc.gov>

Financial aid/higher education resources

- TG *State of Student Aid in Texas* report (a comprehensive report that provides insights into how Texas compares to other highly-populated states and the rest of the nation) — www.tgslc.org/pdf/statefinaid.pdf
- TG's School and Lender Fact Sheets (information about many of the postsecondary schools in the state of Texas and the lenders that guarantee loans through TG):
 - School — www.tgslc.org/schlfs
 - Lender — www.tgslc.org/schlfs/new_lender.cfm

- Texas Higher Education Coordinating Board Data and Statistics Web site (provides data on Texas public postsecondary institutions, including graduation rates and student performance statistics, and provides progress on the Closing the Gaps initiative) — www.theccb.state.tx.us/DataAndStatistics
- Independent Colleges and Universities of Texas (ICUT) news and statistics Web page — www.icut.org/Publications/publications.html.
- ED's cohort default rates Web site (provides rates for the last three available fiscal years by school, lender, guarantor, and state) ?
www.ed.gov/offices/OSFAP/defaultmanagement/cdr.html
- ED's Office of Postsecondary Education (OPE) (provides annual and quarterly updates on the various federal financial aid programs) — www.ed.gov/finaid/prof/resources/data/ope.html
- ED's National Center for Education Statistics (NCES) (the primary researching arm of ED that produces such reports as the *Digest of Education Statistics*, *Projection of Education Statistics to 2012*, and *Condition of Education*, and provides multiple databases from which to search for information on financial aid trends) — www.nces.ed.gov
- National Association of State Student Grant and Aid Programs (NASSGAP) (provides information on state-based student aid programs) — www.nassgap.org/researchsurveys
- Lumina Foundation (provides reports on issues that affect access and educational attainment, particularly among underserved populations, including adult learners) — www.luminafoundation.org
- National Center for Public Policy and Higher Education (produces the *Measuring Up* series of reports and provides state-by-state information on student preparation, participation, learning, and completion, as well as school affordability) — www.highereducation.org
- U.S. Census Bureau (report that provides statistics regarding educational attainment relative to income) — www.census.gov/prod/2002pubs/p23-210.pdf

For convenience, you may want to bookmark these sites in the "Favorites" folder of your Web browser, and even group these sites in the categories provided above. That way, you'll know just where to go to find an answer when you need it!

TG's research team to the rescue

TG has an innovative research team that provides a wealth of statistical and financial aid trend information for TG and its customers. The team develops the annual *State of Student Aid in Texas* report mentioned above and many other valuable studies and reports available on *TG Online* at www.tgslc.org/djknow/index.cfm.

The TG research and analytical services team is also available to assist you with ad hoc research requests — just let us know how we can help you. To request assistance, contact Jeff Webster, TG assistant vice president for research and analytical services, at (800) 252-9743, ext. 4504, or at jeff.webster@tgslc.org.

Legislative update

For a wealth of timely information on student financial aid issues and initiatives at the federal and state levels, be sure to review the two latest issues of TG's *Legislative Report*.

The November 10 edition follows the latest developments in major student financial aid-related and HEA reauthorization legislation pending before Congress. Also included are copies of two recent letters sent to the Texas Congressional delegation: a November 7 letter on the proposed repeal of the single-holder rule, sent by TASFAA, ATLE, and TG on behalf of the Texas student loan community, and a November 6 letter outlining TG's response to the recent *U.S. News & World Report* article, "Big Money On Campus."

The November 14 edition includes updates on student financial aid proposals from several of the Democratic presidential candidates, appropriations bills for FY 2004, and final federal budget and deficit figures for FY 2003 from the CBO. Also included are updates on the work of interim study committees looking at various student financial aid issues for the Texas legislature.

Read the full reports on *TG Online* at www.tgslc.org/lege_report/index.cfm.

This, that, and the other

How does the U.S. education system stack up against other major industrialized countries? This question prompted the National Center for Education Statistics (NCES) to make in-depth comparisons in five key areas: the context of education, preprimary and primary education, secondary education, higher education, and the impact of education on the labor force. To find out how we did, review the report "Comparative Indicators of Education in the United States and Other G-8 Countries: 2002," available online at www.nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2003026.



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