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## Tip of the Week

Take advantage of TG's default management reports. Access them through AdvanTG Web™ or RRD. Call (800) 338-4752 to learn more.

## TG updates

### **New *School and Lender Fact Sheets* provide expanded overview of higher education in Texas**

TG recently released a new edition of its *School and Lender Fact Sheets*, incorporating new data from Fiscal Year 2003. The resource provides valuable information about Texas schools, the lenders they work with, and the students they serve.

As in past editions, TG's *Fact Sheets* contain data relevant to legislators as well as the school and lender communities. The *Fact Sheets* also can be used by families and students to make informed decisions about postsecondary education and financial service providers.

"We're very pleased to offer this information to help the higher education and lending communities," said Jeff Webster, TG assistant vice president for research and analytical services. "The feedback we receive consistently indicates that schools, lenders, legislators, and others find the information relevant and useful in helping them understand the costs of higher education in Texas."

### **What's new**

The latest edition of the *Fact Sheets* is divided into four volumes, with an expanded section of higher education overviews including breakdowns by region, school sector, and university system.

Based on the reader responses TG received last year and some new data sources, TG has added a few new data fields to the *School Fact Sheets*:

- In the Student Expenses section, information from the U.S. Department of Transportation on student car costs has been added.
- Private school graduation rates are included for those schools for which data are available.
- Information on institutional aid for private schools, as well as figures for the TEXAS Grant II program, has been added to the Student Aid section.

### **Paper or online – the choice is yours**

The *Fact Sheets* are available in printed form, online in an easy-to-use searchable format, and in PDF for printing individual fact sheets. The online version provides the timeliest information possible, with monthly updates to reflect changes in current loan volume statistics.

*School Fact Sheets* are available on *TG Online* at [www.tgslc.org/schlfs/index.cfm](http://www.tgslc.org/schlfs/index.cfm).  
*Lender Fact Sheets* are found online at [www.tgslc.org/schlfs/New\\_lender.cfm](http://www.tgslc.org/schlfs/New_lender.cfm).

### **Tell us what you think**

TG welcomes your input on this year's improvements and any suggestions you may have for future editions of the *School and Lender Fact Sheets*. A survey comment card is included with each printed version of the *School Fact Sheets*. You may also report your suggestions, updates, or corrections to Jamie Crowe in TG research and analytical services at (512) 219-2837 or toll-free at (800) 252-9743, ext. 2837. Jamie can also be reached by e-mail at [jamie.crowe@tgslc.org](mailto:jamie.crowe@tgslc.org) or by fax at (512) 219-4932.

## **Federal updates**

### **Economic hardship deferment form updated with latest poverty guidelines**

The Department of Health and Human Services (HHS) has updated the United States federal poverty guidelines in the *Federal Register* dated February 13, 2004. The 2004 poverty guideline figure for a family of two is \$12,490 for the 48 contiguous states and the District of Columbia. In Alaska, the figure is \$15,610, and in Hawaii, the figure is \$14,360.

### **Economic hardship deferments**

The poverty guideline is one qualifier that may be used in determining a borrower's eligibility for an economic hardship deferment. The Economic Hardship Deferment Request form (HRD) and the accompanying worksheets have been revised to reflect the 2004 figures. Schools and lenders should immediately discard all previous

versions of the HRD form and disseminate only the updated version. If a lender receives an earlier version of the HRD form, the form may still be processed. However, the lender must use the new poverty guideline figures when determining eligibility on or after February 13, 2004.

The updated HRD form is available on *TG Online* at [www.tgslc.org/forms/frms\\_def.cfm](http://www.tgslc.org/forms/frms_def.cfm).

### **More information and questions**

For more information about the updated poverty guidelines, visit the HHS web site at <http://aspe.os.dhhs.gov/poverty/04poverty.htm>.

For questions about the poverty guidelines or the HRD form, contact TG customer assistance at (800) 845-6267 or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

### **Legislative update**

The March 2 issue of TG's *Legislative Report* includes updates on the Congressional Budget Office's increasing projection of the long-term federal budget deficit based on President Bush's FY 2005 budget plans, and how the contention surrounding the budget may affect funding for student financial aid programs and reauthorization of the Higher Education Act.

The report also includes coverage of a recent meeting of the Texas Joint Interim Committee on Higher Education, which included testimony on the success of the state's "Education—Go Get It" campaign.

Keep up with the latest developments by reading the full report on *TG Online* at [www.tgslc.org/lege\\_report/index.cfm](http://www.tgslc.org/lege_report/index.cfm).

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

Most undergraduate education today is career-related, according to data from degree-seeking undergraduates in the 1999-2000 National Postsecondary Student Aid Study. Overall, about two-thirds of degree-seeking undergraduates major in career fields, defined as programs designed to impart knowledge and skills within the context of occupation-specific job requirements.

Approximately one-quarter of degree-seeking undergraduates select majors in an academic field, defined as programs designed to impart knowledge and skills that represent the accumulated knowledge base in a particular subject area.

A recent issue brief available online provides a more detailed breakdown on career and academic educational orientations by specific areas of study and institution types. The brief is available on the National Center for Education Statistics Web site at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2004018>.



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