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Going to NASFAA? Unwind with your colleagues over drinks, hors d'oeuvres, and music at the TG Reception. Learn more at www.tgslc.org/nasfaa2004.

TG updates

NASFAA countdown: Come celebrate your achievements with TG

TG is bringing one its most popular sessions from recent workshops to NASFAA. If you will be attending the NASFAA Conference later this month, consider adding “Making a Difference: One Student at a Time” to your itinerary. Utilizing an inspiring video from award-winning photographer DeWitt Jones, this session celebrates the difference financial aid professionals are making in the lives of families and students.

Cynthia Mayberry, TG assistant manager of customer services, will help session participants identify their strengths, use their energy to take on challenges, and explore their vision for the future. The session will be offered twice — on Monday, July 19, at 4:15 p.m. and again on Tuesday, July 20, at 10:45 a.m.

The session is just one of four that TG and its school partners will be presenting at this year’s NASFAA Conference, which runs from July 18-21 in Minneapolis. Other sessions include:

- Customer Service in Financial Aid: Principles and Best Practices
- Regulatory Perils for Financial Aid Administrators Who Serve Graduate and Professional Students
- Success Through Partnerships: Breaking New Ground

For details on these sessions and the rest of TG's offerings for NASFAA, visit our conference page on *TG Online* at www.tgslc.org/nasfaa2004.

Additional information on the NASFAA Conference and online registration is available at www.nasfaa.org/subhomes/AnnualConference2004/index.html.

TG Speakers Bureau adds five new programs

Financial aid offices looking to offer professional development and industry training for their staff may be interested in five new offerings from TG's Speakers Bureau. The new sessions can help build program knowledge, strengthen effective work habits, and create a positive service culture in your office:

Customer service in financial aid

- *The PURR Principle*

This humorous presentation is targeted to front-line customer service personnel and their supervisors who spend an appreciable portion of their workday assisting customers on the telephone (or student customers, in the case of a school FAO). It is intended to help instill a customer-positive culture in the workplace, and is focused on the student financial aid industry.

Professional development

- *Getting to the End of Your Rainbow*

For many of us, goal setting is a relatively simple endeavor. Achieving the goal is a much tougher assignment. Hear proven strategies for making dreams come true. In this interactive session, participants will discuss goal-setting roadblocks, value clarification, SMART goals, action planning, the power of persistence, and the value of visioning. What lies at the end of your rainbow? Why aren't you there yet?

Financial aid program topics

- *Consolidation 101*

Do you want your financial aid office to be better informed about loan consolidation? This session provides a basic overview of the Federal Consolidation Loan Program and gives factors that a borrower should consider before consolidating. Learn about the pros and cons of this loan repayment option so that you can assist your students in making informed decisions about their student loans.

- *Basics of Return of Title IV Funds*

Designed for the new financial aid administrator, this session allows you to discover and explore the basic concepts of Return of Title IV Funds (RT4). Learn the purpose that the RT4 calculation serves. Examine the key components of the calculation. Practice completing RT4 calculations using fun, common scenarios. Gain broader understanding of the application of RT4 standards.

- *Beyond the Basics — Return of Title IV Funds*

Designed for the seasoned financial aid administrator, this session examines the idiosyncrasies of Return of Title IV Funds and how its policies apply in unique scenarios. Engage in a refreshing discussion about specific concepts related to RT4 guidance and rules. Explore areas of opportunity and RT4 best practices. Enhance your understanding about the application of RT4 standards.

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 and presentation needs.

Trends and issues

Edufacts™ — June 2004

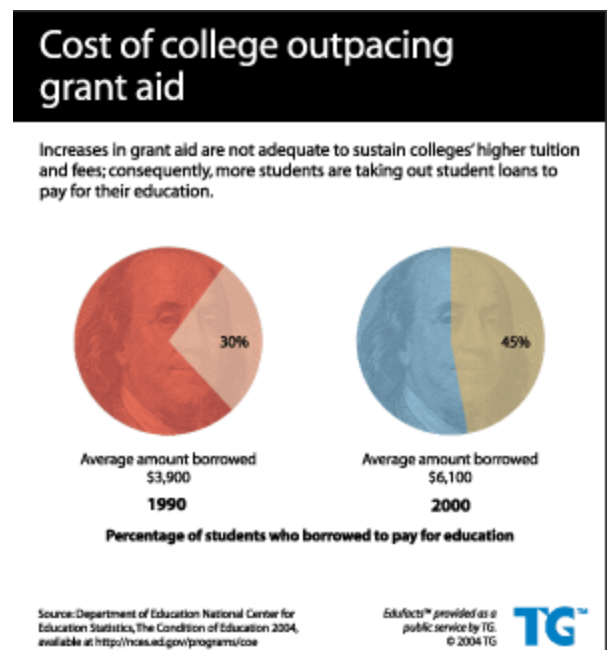
Each month, TG provides current information about education issues through *Edufacts*. Produced by TG as a public service, *Edufacts* illustrate studies and surveys conducted by TG and other educational organizations, and trends observed. In June, *Edufacts* looked at rising college costs.

Cost of college outpacing grant aid

The cost of college during the 1990s outpaced the amount of grant aid available and resulted in more students relying on student loans to pay for college.

The cost of an education at public 4-year institutions rose anywhere from 4 to 14 percent annually from 1990 to 2000, according to the Department of Education's 2004 study *Paying for College*.

During this same time period, the percentage of students receiving financial aid, as well as the average amount of financial aid received per student, also increased. In 1990, 54 percent of all full-time dependent undergraduates received some type of financial aid. By 2000, 71 percent received financial aid. The average amount of aid received (adjusted for inflation) grew from \$6,200 in 1990 to \$8,700 in 2000, as did the percentage of the price of attending college covered by financial aid (from 46 to 53 percent).



The percentage of students who received grants as part of their financial aid package rose from 45 percent in 1990 to 57 percent in 2000. The average grant amount increased from \$4,200 to \$5,400.

However, the increases in grant awards have not been enough to keep up with rising tuition and fees. This has resulted in more students taking out student loans. The percentage of full-time dependent students who borrowed to pay for their education rose from 30 percent in 1990 to 45 percent in 2000. Among those students who took out loans, the average amount borrowed grew from \$3,900 in 1990 to \$6,100 in 2000.

Source: Department of Education, National Center for Education Statistics, The Condition of Education 2004, available at: <http://nces.ed.gov/programs/coe>.

This, that, and the other

The postsecondary education enrollment rates of young adults who speak a language other than English at home are strongly associated with their English-speaking ability, according to a new report from the National Center for Education Statistics (NCES).

For example, among Spanish-speaking 18- to 24-year-olds, those who spoke English very well were substantially more likely than those who spoke English with difficulty to be enrolled in postsecondary education (31 percent vs. 6 percent).

The report also notes that the number of youth and young adults speaking a language other than English at home more than doubled between 1979 and 1999, from 6 million to 14 million.

The full report, entitled "Language Minorities and Their Educational and Labor Market Indicators — Recent Trends," is available on the NCES Web site at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2004009>.



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