

In this issue:

TG updates.....	1
TASFAA Conference to feature several TG presenters	1
Federal updates.....	4
ED extends deadlines for schools affected by hurricanes	4
Trends and issues.....	4
Preparing for the conference season – Part 1 in a series	4
Common Manual.....	6
<i>Common Manual</i> updates	6

Tip^{of} the Week

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

TG updates

TASFAA Conference to feature several TG presenters

Next week, hundreds of financial aid and student lending professionals will reconnect with colleagues and friends in Corpus Christi for the 2004 Conference of the Texas Association of Student Financial Aid Administrators (TASFAA). True to this year's theme — Changing Tides, Changing Lives — TG will ride in on a big wave of informative presentations addressing a full range of interests.

Following is a sneak preview of the sessions our team members will be presenting. All conference activities and workshops will be held at the Omni Bayfront.

Wednesday, October 6 sessions

- **Immigrant Students and House Bill 1403**

2:30 p.m. | Laguna Madre Room

This session delivers a wealth of information to help financial aid administrators and their schools provide access to higher education for immigrant students.

This session will provide a brief history of immigrant students' access to education, review the requirements in HB 1403, discuss the admission and financial aid application challenges these students face, offer insight into some of the human issues that arise when working with immigrant students, review the status of similar legislation in other states and at the federal level, and

finally provide a forum for sharing best practices, programs, or initiatives to facilitate helping these 1403 students.

Presenters: Brent Hay, TG Coordinator for Pre-Collegiate Outreach Events
Alejandra Rincón, Immigrant Students College Coordinator, Austin Independent School District

- **Meet IDA – Your Integrated Default Assistant**

2:30 p.m. | Copano Room

For ten years, TG’s Default Management Report (DMR) has been an effective tool in assisting schools with managing their cohort default rate. Based on valuable feedback that TG has received from several schools, TG has developed a new default management tool to help you more quickly and easily identify borrowers at risk for default, produce letters targeted to these borrowers, and provide several informative reports to help monitor your cohort default rate. Learn more about TG’s Integrated Default Assistant (IDA) and how it will help both schools and lenders with default aversion.

Presenter: Matthew Dufrene, TG School Consultant

- **“What Do You Say?”**

4:00 p.m. | Laguna Madre Room

When it comes to customer service challenges, the first few seconds and your first few words determine your success or failure. This fast-paced, fun, and entertaining program literally answers the question “What Do You Say?” when faced with those awkward and difficult customer service moments. Session participants will learn the key words and phrases needed to handle tough customer moments with ease and confidence for a variety of customer service situations: when your customer is disappointed, when your customer won’t let you help, when it’s not about business, when you can’t say yes, or when your customer feels wronged.

Presenter: Darron Grussendorf, TG Customer Service Trainer

- **Improving Debt Management Across Enrollment Management**

4:00 p.m. | Bayview Room

Increasing college costs and reliance on student loans to finance higher education are compelling institutions to adopt new approaches to strategic enrollment management (SEM) and address student debt management within SEM. These data-driven interventions are based on the collaborative work of the Council for the Management of Educational Finance and TG. This training model uses four phases of SEM to design effective student borrowing and debt management strategies. This session will focus on recruiting, including possible changes in reauthorization and demographics.

Presenter: Matt Short, TG Director Of Institutional Enrollment Services

Thursday, October 7 sessions

- **Delivering Funds to Students**

8:30 a.m. | Laguna Madre Room

Are you looking to find alternative ways to deliver Title IV funds to your

students? This session will provide an overview of certain aspects of cash management as they apply to the administration of Title IV funds. The overview sets the stage for a discussion of the creative methods and processes that the presenters' institutions have implemented to deliver funds to students.

Presenters: David Garza, TG Policy Advisor

Henry Urick, Assistant Director of Student Financial Services, University of Texas at Austin

Robert Sheridan, Director of Scholarships And Financial Aid, University of Houston

- **Reach Out: Best Practices for Spreading the Word About Financial Aid On and Off Campus**

8:30 a.m. | Copano Room

Learn more about bringing the campus community together to raise awareness about financial aid's role in future institutional success. This will be an interactive session in which you will have the opportunity to brainstorm with your peers and learn how you can creatively spread the word about financial aid on and off your campus.

Presenters: Anne Walker, TG School Consultant

Lisa Blazer, Assistant Vice President for Financial Aid, Scholarships, and Enrollment Services, University of Texas at San Antonio

- **Legislative and Reauthorization Update**

3:15 p.m. | Bayview Room

As we approach another reauthorization, many members of the financial aid community are concerned about the changes that are on the horizon. This session will not only explain the changes on the legislative table, but also provide a glimpse at what effect it may have on the financial aid at your campus. Updates will be provided on student financial aid issues considered by the current 108th Congress, a discussion of issues that may impact student financial aid during the 109th Congress in 2005 and 2006 under a new administration and congress. HEA reauthorization, state legislative interim studies concerning student financial aid, and the review of TG by the Texas Sunset Advisory Commission.

Presenters: George Torres, TG assistant vice president for governmental relations

Jimmy Parker, Senior Vice President of Planning and Development, Panhandle-Plains Student Loan Center

Raul Lerma, Associate Director of Student Financial Aid, University of Texas at El Paso

- **Diversity – A Mosaic of Possibilities**

3:15 p.m. | Laguna Madre Room

This interactive session is designed to provide participants with awareness and understanding of workplace diversity. The session will help participants develop concrete skills that will enhance productivity, communications, and respect for the value we all bring to the workplace. Campus leaders will discuss the

implementation of specific programs to mobilize the efforts to diversify student, academic, and staff populations, and the initial results of such focused efforts.
Presenters: Pat Woods, TG Assistant Manager For Corporate Learning And Development
Carolyn Jones, Financial Aid Coordinator, Collin County Community College

Federal updates

ED extends deadlines for schools affected by hurricanes

Last week, ED issued further guidance for helping Title IV participants affected by recent hurricanes. In a continuing effort to provide relief and flexibility to those schools and students located in federally declared disaster areas, ED announced in Dear Partner Letter GEN-04-09 its intention to extend certain institutional reporting and applicant filing deadlines, and its intent to publish the extended deadlines in a future *Federal Register* notice.

Deadline extensions

The Title IV program deadlines slated for extension are:

- Certain Institutional reporting deadlines.
- Student applicant and submission deadlines for the FAFSA.
- Deadlines for receipt of Institutional Student Information Records (ISIRs) and Student Aid Reports (SARs), and verification documents by schools.

More information

GEN 04-09 is available on ED's Information for Financial Aid Professionals (IFAP) Web site at www.ifap.ed.gov/dpclatters/GEN0409.html.

Also, previously published DCL GEN-04-04 provides general guidance for assisting those affected by natural disasters and is available on IFAP at www.ifap.ed.gov/dpclatters/GEN0404.html.

Trends and issues

Preparing for the conference season – Part 1 in a series

Once again, the fall conference season is close at hand. Many state and regional associations are gearing up for their annual meetings. First up are next week's conferences of the Texas Association of Student Financial Aid Administrators (TASFAA) in Corpus Christi, and the Colorado Association of Financial Aid Administrators (CAFAA) in Vail.

Like you, TG team members are looking forward to spending time with colleagues and brushing up on the latest industry trends and developments. To help you get a step up on your participation at these conferences, *Shoptalk Online* is offering a three-part series on valuable tips to make the most of your attendance. In this first installment, we focus on planning before you attend.

Prepare an outline of attendance objectives

Create a brief list of things you want to learn or objectives you want to achieve at the event. This list should include people you want to meet, organizations you want to understand, or processes or policies about which you need guidance. If a particular event does not cover a topic of interest, ask around. Association conferences offer a rare opportunity to have one-on-one contact with a wide variety of industry experts.

Share your plans with colleagues

Tell all of your office mates, even those in related function areas, that you will be attending the event. They may have specific requests for information or provide you with the names of contacts that could be beneficial. If possible, share a brief agenda of the topics to be covered, in case someone needs information that will be provided at the conference.

Make appointments early

Chances are, the people you most need to talk to will have time to meet with you, but ask early. If a person's time is in high demand, consider scheduling a "group" lunch with colleagues that may have other topics to discuss. This way, your contact may be more willing to join you, meet your colleagues, and focus on your topics or needs.

Prepare a "conference survival" kit

Buy or obtain a sturdy, multi-pocket organizer folder. To assemble your kit, drop in your itineraries, event mailings, maps, travel confirmations, a supply of business cards, and other items that you will need for your attendance. Keep this folder handy on your desk before the event, and drop in notes as you think about your tasks and to-do items. When it's time to go, grab your folder, secure it in your portfolio or briefcase, and you're ready for travel!

Upcoming event information

For a listing of several association meeting dates around the nation, visit the Events Calendar on *TG Online* at www.tgslc.org/abouttg/calendar.cfm.

Common Manual

Common Manual updates

On August 19, 2004, guarantor representatives approved several changes to the *Common Manual*. Details on these changes and a newly updated *Integrated Common Manual* incorporating the changes are now available online at www.tgslc.org/resources/integrated_online_manual.cfm. Following are summaries of the latest policy changes.

Student enrollment status reporting

The *Common Manual* has been updated to provide consistency with the *NSLDS Enrollment Reporting Guide*, which requires a school to report enrollment information whenever the enrollment status changes for an individual student. Changes that must be reported include any change that the school is required to report through enrollment reporting, previously called the Student Status Confirmation Report (SSCR). Examples of enrollment changes that a school is required to report include a change from full-time to half-time status, half-time to less than half-time status, a withdrawal, a graduation, or an approved leave of absence that complies with Title IV requirements. If a student's enrollment status changes and the school does not expect its NSLDS enrollment reporting to be completed within the next 60 days, the school must submit an ad hoc report within 30 days.

Affected Sections:	4.8 Student Enrollment Status Reporting
Effective Date:	Enrollment reporting by schools beginning in September 1996.
Basis:	<i>NSLDS Enrollment Reporting Guide</i> .
Policy Information:	803/Batch 116
Guarantor Comments:	None.

Reinstatement of Title IV eligibility

The *Common Manual* has been revised to state that a borrower with one or more defaulted Title IV loans, or defaulted Title IV loans for which a judgment has been obtained, who wants his or her Title IV eligibility reinstated must request reinstatement from the holder of each defaulted loan or from the holder of each defaulted loan from which a judgment has been obtained.

Affected Sections:	5.2.E Prior Default
Effective Date:	Retroactive to the implementation of the <i>Common Manual</i> .
Basis:	§682.401(b)(4).
Policy Information:	804/Batch 116
Guarantor Comments:	None.

Due diligence requirements for loans with monthly repayment obligations and with repayment obligations less frequent than monthly

Footnote 3 in Figure 11-1, Due Diligence Requirements for Loans with Monthly Repayment Obligations and with Repayment Obligations Less Frequent than Monthly, addressed only loans with monthly repayment obligations. The footnote has been revised to reflect the fact that the timing of the collection activities must ensure that no gaps of greater than 45 days occur through the 330th day of delinquency for loans with repayment obligations less frequent than monthly.

Affected Sections:	Figure 11-1
Effective Date:	Loans on which the first day of delinquency on the oldest outstanding due date is on or after July 1, 1996, unless implemented earlier by the guarantor.
Basis:	§682.411(b)(2) and §682 Appendix D.
Policy Information:	805/Batch 116
Guarantor Comments:	None.

Due diligence with a rolling delinquency or special occurrence for loans with repayment obligations less frequent than monthly

Figure 11-3 addresses due diligence requirements for loans with repayment obligations less frequent than monthly. Footnote 1 of the figure previously referenced day 270 as the default date for these loans. Footnote 1 has been corrected to state that the timing of the collection activities must ensure that no gaps of greater than 45 days occur through the 330th day of delinquency.

Affected Sections:	Figure 11-3
Effective Date:	Loans on which the first day of delinquency on the oldest outstanding due date is on or after July 1, 1996, unless implemented earlier by the guarantor.
Basis:	§682.411(b)(2) and §682 Appendix D.
Policy Information:	806/Batch 116
Guarantor Comments:	None.



Shoptalk Online is published by TG. Unless specifically noted, the policies and procedures outlined in *Shoptalk Online* apply only to loans made under the TG guarantee and not to loans underwritten by other guarantors.

To ask questions about *Shoptalk Online*, please contact Communications at (800) 252-9743, ext. 4732 or communications@tgslc.org.

Contributors to this edition: Andrés Cordero, Jennifer Evrard, Nina Hold, Sandy Keller, Art Martinez, and Steve Schmidt. Edited by TG Communications and Policy and Regulatory Affairs. Designed by TG Communications.

P.O. Box 83100
Round Rock, TX 78683-3100
(800) 252-9743
(512) 219-5700
(512) 219-4560 TDD

©2004 Texas Guaranteed Student Loan Corporation.
AdvanTG Web and the TG logo are trademarks of Texas Guaranteed Student Loan Corporation.