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## Tip<sup>of</sup> the Week

Join us for three days of industry and professional development training. Register for the breakthrough financial aid industry conference of the year, the 2005 TG Conference, at [www.tgslc.org](http://www.tgslc.org).

## 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 18, 2005. The 2005 poverty guideline figure for a family of two is \$12,830 for the 48 contiguous states and the District of Columbia. In Alaska, the figure is \$16,030, and in Hawaii, the figure is \$14,760.

### 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 2005 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 18, 2005.

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.hhs.gov/poverty/05poverty.shtml>.

## **TG updates**

### **TG names Chansone Durden as National Sales Team Lead for Southern and Eastern Regions**

Chansone Durden recently joined TG to lead TG's national account representatives in the EASFAA and SASFAA regions.



Chansone brings with her more than 15 years of experience in the financial aid industry. She has worked as a financial aid coordinator at the University of Florida and later served as a marketing coordinator for the Florida Department of Education's Office of Student Financial Aid.

Most recently, Chansone served as a senior client manager for EdFund in Florida and Georgia. She holds a bachelor's degree in economics from the University of Florida.

"I look forward to growing TG's relationships with our clients and lender partners, and working closely with TG's eastern and southern teams to achieve that goal," Chansone said.

Chansone will join Craig Berkley in leading TG's national account representatives. Craig will lead the national efforts in the MASFAA, RMASFAA, SWASFAA, and WASFAA regions.

"Chansone brings a wealth of experience and expertise to the TG Team," said Margie Harvey, TG assistant vice president for strategic partnerships. "Having Chansone on our team allows TG to be even more effective at meeting customer needs and raising expectations."

Chansone can be reached at (800) 252-9743, ext. 2513, or by e-mail at [chansone.durden@tgslc.org](mailto:chansone.durden@tgslc.org).

### **TG names Michelle Fleek as new customer services consultant**

Michelle Fleek is the newest consultant on TG's customer services team. She will serve TG's school customers in the Dallas and Bryan/College Station area.



Michelle joins TG with 10 years of student financial aid and higher education experience. She has worked as a financial aid counselor at the University of Dallas and Texas Christian University (TCU). Most recently, she served as the assistant director of loan programs at TCU.

“It is important that all of our school consultants demonstrate the exceptional customer service and technological expertise that have come to define TG,” said Cynthia Mayberry, TG assistant manager for customer services. “Michelle brings with her a variety of experiences in higher education, financial aid, and customer service. She is an excellent addition to our team.”

Michelle holds a master’s degree from St. Mary’s University and a bachelor’s degree from Texas Christian University.

Michelle can be reached at (800) 252-9743, ext. 4540, or by e-mail at [michelle.fleek@tgslc.org](mailto:michelle.fleek@tgslc.org).

## **TG’s JobGusher® helping students and grads find jobs**

Looking for a new way to help your students and recent graduates find work — whether it’s a full-time or part-time job, or even an internship or work-study opportunity?

Look no further. JobGusher®, TG’s online job recruitment service, is dedicated to connecting students and recent graduates with employers offering employment opportunities and internships.

JobGusher offers a variety of resources that schools can use to help their students find work, including a customized career services page that schools can use as a clearinghouse for on-campus and work-study jobs. Students can browse the job listings and even apply for the jobs online.

“Our goal is to assist students in making the connection with the employers seeking to recruit them,” said Humphrey Marr, director of JobGusher.

### **School-sponsored job fairs**

The JobGusher team has been busy this semester attending 30 college- and university-sponsored job fairs. Representatives from JobGusher meet with students and encourage them to complete an online profile. The profile is then posted on the JobGusher Web site where employers can view potential job candidates. In addition, students can use JobGusher’s resume writing tool to complete their resume to apply for jobs online.

Schools can use JobGusher to host an online job fair that “mirrors” their campus job fairs for students who are unable to attend the live fair. Employers from the job fair are able to list their employment opportunities through the school’s fair on JobGusher, and students are able to apply for those jobs online.

## Online career fairs

In addition, JobGusher brings job candidates and employers together via their unique online career fairs.

Online career fairs run for two weeks each and focus on targeted career fields, seasonal employment, or internships. Students can submit their applications to employers online and search thousands of positions targeted at in-school and graduating students.

The following is a list of upcoming online career fairs:

February 13-27	Sales/Technology/Healthcare
March 20 – April 3	Hire a New Grad
April 10-24	Summer Jobs/Internships/Part-time
May 1-15	Houston Career Fair
May 15-29	Hospitality Career Fair

## More information

For additional information on upcoming job fairs, please visit [www.JobGusher.com](http://www.JobGusher.com) or call toll free (866) JOB-GUSH.

To learn how JobGusher can assist your school in helping your students and recent graduates find jobs, contact Ann Derrick at (800) 252-9743, ext. 5927, or by e-mail at [ann.derrick@tgslc.org](mailto:ann.derrick@tgslc.org).

## This, that, and the other

A recent CNN article states that a growing number of public universities are requiring students to have health insurance before they can attend class. The requirement is an attempt to save students from large healthcare-related bills and to protect college hospitals from the cost. According to insurer and school surveys, 10 percent to 30 percent of students do not have health insurance. Schools in Connecticut, Ohio, and California require it, and undergraduates are paying anywhere from \$500 to more than \$1,200 per year for school-sponsored plans. To read the article, visit [www.cnn.com/2005/EDUCATION/02/15/student.insurance.ap/index.html](http://www.cnn.com/2005/EDUCATION/02/15/student.insurance.ap/index.html).



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