

## In this issue:

<b>Federal updates .....</b>	<b>1</b>
ED approves new segment of health profession students for additional unsubsidized Stafford loan limits .....	1
Current special allowance rates: Quarter ending June 30, 2005 .....	2
Two more volumes of the 2005-06 FSA Handbook published — one more to go.....	2
Closed school corner .....	3
<b>TG updates .....</b>	<b>3</b>
Skill builders: Need the recipe for motivation? .....	3
Meet Bonita Peebles, TG customer assistance representative.....	5
<b>Legislative update.....</b>	<b>7</b>

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

Involve parents in students' entrance counseling. TG can provide a list of topics to cover during entrance counseling sessions. Call (800) 338-4752 to find out more.

## Federal updates

### ED approves new segment of health profession students for additional unsubsidized Stafford loan limits

ED has added a new set of programs to the list of programs eligible to award additional unsubsidized Stafford loan limits available to health profession students. Per Dear Colleague Letter (DCL) GEN-05-09, starting May 1, 2005, students enrolled in naturopathic programs of study are eligible for the additional annual and increased aggregate Stafford loan limits.

#### Background

Schools offering eligible health profession programs may award the additional unsubsidized Stafford loan amounts. The other approved health profession programs (not including the just-approved naturopathic programs) are listed in the *Common Manual* subsection 6.11.C.

The increased unsubsidized Stafford loan amounts that a student in one of these eligible health profession programs may receive are in addition to the base Stafford annual loan limits. An otherwise eligible student in a naturopathic program of study that leads to a Doctor of Naturopathic Medicine (N.M.D.) degree or a Doctor of Naturopathy (N.D.) degree is eligible for an additional \$20,000 in unsubsidized Stafford loan funds if the student's program has an academic year of nine months in length, and \$26,667 if the student's program has an academic year of 12 months in length. The aggregate limit for these students is \$189,125, of which no more than \$65,500 can be in subsidized Stafford loans.

### **By the way**

In case you didn't know already, "naturopathy" is defined in the Merriam-Webster Online Dictionary as "a system of treatment of disease that avoids drugs and surgery and emphasizes the use of natural agents (as air, water, and sunshine) and physical means (as manipulation and electrical treatment)."

### **More information**

To access DCL GEN-05-09, visit the Information for Financial Aid Professionals Web site at <http://ifap.ed.gov/dpcletters/GEN0509.html>.

To access the 2005 *Electronic Common Manual*, visit [www.tgslc.org/resources/integrated\\_online\\_manual.cfm](http://www.tgslc.org/resources/integrated_online_manual.cfm).

## **Current special allowance rates: Quarter ending June 30, 2005**

The following rates apply for the quarter ending June 30, 2005:

- The average of the bond equivalent rates of the 91-day Treasury bills auctioned during the quarter ending June 30, 2005, is 2.94 percent.
- The average of the bond equivalent rates of the quotes of the three-month commercial paper (financial) rates in effect for each of the days in the quarter ending June 30, 2005, is 3.23 percent.

The FFELP special allowance rates for the most recent quarter are available on *TG Online* at [www.tgslc.org/pdf/SA063005.pdf](http://www.tgslc.org/pdf/SA063005.pdf).

### **Questions**

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

## **Two more volumes of the 2005-06 FSA Handbook published — one more to go**

ED has released Volumes 2 and 6 of the 2005-06 *Federal Student Aid Handbook* (FSA Handbook). The only volume that has not yet been published for the

upcoming award year is Volume 3, Calculating Awards, Packaging, and Originating. The volumes that have been released now include:

- The Application and Verification Guide
- Volume 1, Student Eligibility
- Volume 2, School Eligibility and Operations
- Volume 4, Processing Aid and Managing FSA Funds
- Volume 5, Overawards, Overpayments, and Withdrawal Calculations
- Volume 6, Campus-Based Programs

The current volumes are available on *TG Online* at [www.tgslc.org/resources/fsa\\_handbook.cfm](http://www.tgslc.org/resources/fsa_handbook.cfm). When the last volume of the 2005-2006 FSA Handbook is released, TG will provide a single downloadable file encompassing all of the volumes. Watch future editions of *Shoptalk Online* for details.

## Closed school corner

Following is a list of newly reported school closures and error corrections from the Postsecondary Educational Participants System (PEPS) and from the June 2005 Closed School Monthly Report supplied by the Department of Education:

### Newly reported closures

OPE School ID	School Name and Address	Unofficial Closure Date	ED's Official Closure Date
01190200	<b>Cannella School of Hair Design</b> 6614 South Halsted Chicago, IL 60621-1812	N/A	11/30/2002
00895400	<b>Pittsburgh Beauty Academy</b> 415 Smithfield St. Pittsburgh, PA 15222-2299	N/A	6/30/2003

## TG updates

### Skill builders: Need the recipe for motivation?

Research indicates a clear link between motivation and workplace performance. If your employees are motivated, they perform better, have better morale, and customers get better service. Yet, half of American workers surveyed said they are doing just enough at work not to get fired, and 80 percent admitted they could work harder.

Having a motivated staff is an important element in any business environment. But it is especially so in the financial aid office, where staff members often work long hours packaging aid, processing loans, and averting customer service crises.

Unfortunately, motivation can often be an elusive objective. How do you keep your staff happy in their jobs? How do you motivate yourself and everyone in your office to do the best job possible? And how do you do this with limited resources?

The first step is to dispel the myths of motivation, said Tom Rebstock, TG customer training team leader and creator of the TG Speakers Bureau training session titled *Motivation: Is there a recipe?*

"The first myth you must rid yourself of is the belief, 'I can motivate someone else,'" Rebstock said. "You can't. People have to motivate themselves."

### **The ingredients for motivation**

According to Rebstock, what you can do is create an environment where your employees can motivate themselves. *Motivation: Is there a recipe?* explores an "ingredient list" of the attributes that people most frequently associate with highly motivated individuals.

For example, the number one characteristic of motivated employees is the desire for growth. Employees need opportunities to advance, contribute, and develop professionally to feel motivated. If you mix growth with the other ingredients for motivation in the right proportions according to your employees' needs, you have your own recipe for motivation.

"It's like a recipe for chili," Rebstock said. "If 10 cooks make chili, each one will taste slightly different, but the main ingredients will be largely the same."

### **Mixing it all up**

The key is to find the correct balance of all these ingredients that works in your office. There are many different ways of using these main ingredients discussed in *Motivation: Is there a recipe?* to create your own, unique, motivating environment.

*Motivation: Is there a recipe?* is based on a technique introduced by Dr. Michal Cakrt called "eidetic variations." It allows participants to look at motivation in a new and fresh way. It gives managers a different way of thinking about motivation and how to create a motivating environment in their office.

"The idea of motivating workers has been around as long as there have been workers," Rebstock said. "TG customers have liked this training because it's a fresh, fun way of looking at an old issue. Without exception, this training has been a hit."

### **More information**

To learn more about *Motivation: Is there a recipe?*, or to schedule a TG Speakers Bureau event at your school, visit the TG Speakers Bureau page on *TG Online* at

[www.tgslc.org/speakers/index.cfm](http://www.tgslc.org/speakers/index.cfm). You can also contact Tom Rebstock at (800) 252-9743, ext. 2835, or send an e-mail message to [tom.rebstock@tgslc.org](mailto:tom.rebstock@tgslc.org).

## Meet Bonita Peebles, TG customer assistance representative

Say “peak season” to anyone who works in student financial aid and you’re sure to get an instant look of recognition. Billions of dollars in student financial aid are transacted each year during peak season. Financial aid offices are at their busiest with walk-ins, call-ins, e-mails, and paperwork processing. When questions arise, the pressure to provide answers quickly can be intense. That makes any extra help for a school, lender, student, or borrower more than welcome.



Bonita Peebles with TG’s customer assistance team cares for our customers

TG customer assistance is one line of support available during this hectic time. Customer assistance representatives, who form one of TG’s call centers, field questions on financial aid throughout the year, including the large surge of calls that come during peak season. Team members in customer assistance answer more than 150,000 customer queries annually, most by phone but some by letter or e-mail. The questions they receive cover a variety of topics, but generally center on FFELP policies and procedures, and TG’s products.

Bonita Peebles is typical of customer assistance team members, who average over 10 years of experience in the financial aid industry. That kind of background gives Bonita — and the rest of the customer assistance team — a broad knowledge of the FFELP as well as TG. Those years of knowledge also provide a wealth of information on which customers can draw for quick, comprehensive answers. At the start of this year’s peak season, Bonita sat down with *Shoptalk Online* to describe her work and the changes in the FFELP that keep her job challenging.

**Shoptalk Online:** What do you do in customer assistance?

**Bonita:** I’m one of 10 representatives in customer assistance who offer information and guidance to our customers. Our customers can be students, parents, schools, lenders, or other industry partners. We get requests for help in lots of ways but mostly by phone. Normally, a call comes in and gets routed to the appropriate area in TG, depending on what the caller needs. Calls routed to customer assistance can relate to many things — loan consolidation, federal regulations, or TG’s products, like TG Loans By Web™, for example. During peak season, our team often answers more than 500 calls a day.

When a call comes in, the first available representative in customer assistance picks it up. We’ll answer the caller’s questions or take information and research the issue.

To answer questions, I may need to refer to the borrower's information in the National Student Loan Data System (NSLDS), or consult with team members in other areas of TG, such as loan guarantee operations or product support.

***Shoptalk Online:*** What's a typical day like for you?

**Bonita:** Right now, I'm juggling inbound calls, researching account issues, and processing applications for Teacher Loan Forgiveness. Reviewing these applications can take time. Also, I'm helping to review an internal class offered annually to TG team members about FFELP loan discharge and forgiveness. It's just one of the many internal classes offered to TG team members to help them to stay up-to-date with the ever-changing elements of our industry.

***Shoptalk Online:*** What are the most common questions you are asked?

**Bonita:** It depends on the time of the year and who is asking the question. Loan consolidation has been the hot topic for awhile now with borrowers. Also, during peak, borrowers are busy completing promissory notes, so we're getting calls from students about how to use TG Loans By Web. Or students will want to know how much they're eligible to borrow, based on what they've already taken out. We'll check their borrowing history with the NSLDS, gather information, and report back.

Schools, lenders, and other institutions ask a variety of questions. They may report Social Security Number discrepancies or the wrong birth date, and we'll have to research that. Our policy area has helped us field many questions on the return of Title IV funds. Or we answer questions about federal regulations and TG products and policies.

***Shoptalk Online:*** With so many calls to answer, especially during peak season, how do you find time to help everyone?

**Bonita:** It's very much a team effort in customer assistance. We work well together, and we get help from each other when we have questions. But all of us are well-versed in most all areas of the FFELP so we generally can answer a customer's question right away. Also, we really emphasize customer service on my team. We measure our performance based partly on customer satisfaction surveys that we send to various customers throughout the year. The surveys gather feedback and ratings. It's one more way we maintain and sharpen performance.

***Shoptalk Online:*** What other jobs have you had at TG?

**Bonita:** I started at TG as a part-time counselor in default prevention. I moved to customer assistance in August of 1994, and I've been here for more than 10 years now. Over that time, I've seen our role in customer assistance grow. We can be called on to answer questions about every phase in the life of a loan from guarantee through repayment or delinquency and default. It's been pretty exciting to see that change.

***Shoptalk Online:*** Describe a time when you felt you really helped a customer.

**Bonita:** Actually, I try to inform and share information as much as I can with each and every one of my customers. So I can't pick out one instance necessarily. However, I know I've really helped when a customer calls back and asks for me personally. In some cases, customers will call back years later and request me by name, which is gratifying since I know I've formed a bond of trust with them.

**Shoptalk Online:** What keeps you focused in your work?

**Bonita:** I try to embrace change, and, in this industry, change happens often. I like keeping up with the latest developments in the FFELP and TG's products. I like seeing progression, that is, change that improves the process or the software. TG's products and services keep things exciting for me. There is always something new to learn about them, which makes for variety and a little challenge, also. I have a motto: Learn something new each day. Many days that isn't hard to do at all.

### More information

To contact TG customer assistance with questions of your own, you may call (800) 845-6267 or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

## Legislative update

The July 7 issue of TG's *Legislative Report* includes an update on the final five weeks of the first session of the 109<sup>th</sup> Congress, including the status of the 11 appropriations bills still to be passed. 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).



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

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