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Tip^{of} the Week

Start the year off on a positive and productive note. Bring your team together to review your campus default management plan, and have each person make a resolution to proactively enhance at least one of its objectives.

Federal updates

Fireworks fly as Congress takes action on reconciliation bill

Just before the New Year, early fireworks flew as the House and the Senate both approved the conference committee version of the budget reconciliation bill S. 1932, the Deficit Reduction Act of 2005. As reported in *Shoptalk Online* [Edition 333](#), S. 1932 proposes numerous significant changes to several federal student aid programs.

Although the House passed S.1932 on December 19 and the Senate on December 21, the bill was hotly contested in the Senate and was ultimately approved by only one vote, with Vice President Dick Cheney casting the deciding vote. Before passing the bill, the Senate made several minor, non-budgetary changes to the bill; those changes require that it be returned to the House for reconsideration. Since the House was unable to vote on the revised bill before convening for the holidays, it will not take it up again until the House reconvenes in February. If the bill is re-approved by the House, it will then go to the president for signature.

Major provisions of the bill

Some of the major provisions of the legislation are categorized and outlined as follows.

Loan limits

S. 1932 would allow for increases in annual Stafford loan limits for first- and second-year students (from \$2,625 to \$3,500 and from \$3,500 to \$4,500, respectively) and graduate and professional students (the additional unsubsidized Stafford loan limit would increase from \$10,000 to \$12,000). Students enrolled in coursework necessary to enroll in a graduate program or to obtain a professional credential as an elementary or secondary school teacher would also benefit from higher loan limits, with the additional unsubsidized Stafford loan limit increasing from \$5,000 to \$7,000 annually. Undergraduate and graduate Stafford loan aggregate limits would remain unchanged.

Consolidation loans

Under S. 1932, the single-holder rule for Consolidation loans would be repealed, and the provisions that allow for spousal and in-school consolidation would be eliminated.

Interest rates

The scheduled July 1, 2006, transition to fixed interest rates for Stafford and PLUS loans would be maintained, with the Stafford loan changing to a fixed 6.8 percent rate and the PLUS loan converting to a fixed 8.5 percent interest rate. The current fixed interest rate for Consolidation loans would remain in place.

Other changes to the FFELP

S. 1932 would also authorize PLUS loans for graduate and professional students; remove the multiple disbursement requirement for schools with low cohort default rates; extend teacher loan forgiveness benefits beyond the current June 30, 2007, expiration authorized by the Second Higher Education Extension Act of 2005 (see following article on the passage of this legislation); reduce the 3 percent origination fee to 0.5 percent by July 1, 2009; and initiate a new federal default fee of 1 percent of the principal of each FFELP loan guaranteed on or after July 1, 2006.

Gulf hurricane relief

The bill also provides relief to students and schools affected by Hurricanes Katrina and Rita during the 2005-06 academic year, including forgiveness of student loan disbursements for a cancelled enrollment period (and federal reimbursement to schools and lenders), and exclusion of loans and grants from the student's annual or aggregate grant or loan limits if released for a cancelled enrollment period. Schools would also be relieved of their obligation to return or repay any funds received on behalf of its impacted students for a cancelled enrollment period. These provisions are separate from Hurricane Katrina relief measures included in the Defense Appropriations Act of 2006 (H.R. 2863), passed by the House and Senate on December 21, 2005.

More information

For more information on the provisions of S. 1932, call TG customer assistance at (800) 845-6267 or send an e-mail message to cust.assist@tgslc.org.

House, Senate pass new HEA extension

On December 17 the House passed H.R. 4525, the Second Higher Education Extension Act of 2005. The following Wednesday, the Senate voted unanimously to approve H.R. 4525. Previous legislation (H.R. 3784) had temporarily extended the Higher Education Act of 1965 (HEA) in its current state through December 31, 2005; this new bill would further extend the HEA through March 31, 2006, allowing Congress additional time to come to agreement on reauthorization issues.

H.R. 4525 would also maintain the current provisions of the Taxpayer-Teacher Protection Act (H.R. 5186), and would maintain increased teacher loan forgiveness for eligible borrowers who borrow their first federal student loan on or after October 1, 1998, but before June 30, 2007. The bill will now be sent to the president for signature.

More information

For more information on this extension of the HEA, contact TG customer assistance at (800) 845-6267 or send an e-mail message to cust.assist@tgslc.org.

Managing military mobilization

In recent years, many members of the U.S. Armed Forces have been called to active duty status or have been relocated due to military mobilization efforts. Schools and lenders across the nation have assisted countless servicemen and women by simplifying their academic withdrawal and loan servicing requirements as directed by the Higher Education Relief Opportunities for Students Act of 2003 (HEROES Act). As reported in *Shoptalk Online* edition [326](#), the provisions of the HEROES Act have been extended until September 30, 2007.

Unfortunately, among those students and borrowers who have been and continue to be deployed, there are surely many who, in attending to more urgent matters, have overlooked the task of notifying their school and lender of their mobilization.

As our military personnel begin to return from their assignments and re-enter their civilian and student lives, they may face unexpected obstacles if they did not advise the appropriate parties of their circumstances.

An ideal world

In an ideal world, when a student is called to active duty status, he would promptly notify his school and lender of his deployment, allowing him to benefit from the provisions of the HEROES Act. The student would officially withdraw, and the school would then, per Dear Colleague Letter (DCL) GEN-03-06, perform the return of Title IV funds calculation. However, because the student's withdrawal was due to military mobilization, the school would not, again per GEN-03-06, be required to collect any overpayment due from the student as a result of the calculation. In addition, the school would provide the student with flexible re-enrollment options, and would also provide the student with either of the following:

- A full refund of required tuition, fees, and other institutional charges; or
- A credit in a comparable amount against future charges should the student later decide to re-enroll.

The student's lender, upon notification of the student's new enrollment status, would maintain the current status of the loan as required by the HEROES Act. Per the HEROES Act, if a borrower is in school, in an in-school deferment, or in his or her grace period and is mobilized for military service, the lender must take the following actions:

- Maintain the loan in its existing status during the period of the borrower's active duty service or reassignment, plus the time necessary for the borrower to resume enrollment in the next regular enrollment period, if the borrower wishes to go back to school (during a period not to exceed a total of three years).
- If the borrower's loan is in a grace period status at the time the borrower is called to active duty, exclude the period of time during which the borrower serves in active duty; the borrower will receive his or her full grace period in the future.

A borrower who is already in repayment is afforded similar benefits under the HEROES Act:

- Forbearance based on the request of the borrower, the borrower's family, or another reliable source, for the period of the borrower's active duty service, not to exceed one year. This forbearance does not require a written agreement or supporting documentation.
- Discretionary, administrative forbearance to a FFELP borrower for up to three months, that, if granted, will extend the initial period of forbearance to 15 months.

- Forbearance beyond the initial period detailed above, with a written agreement and supporting documentation from the borrower. This forbearance authority applies to all borrowers who have been part of a military mobilization and who are still on active duty, including those borrowers who were called up immediately following September 11, 2001.
- In addition, the borrower may be eligible for a deferment instead of the initial forbearance if he or she meets the criteria outlined in the *Common Manual* subsection 11.7.A.

A borrower who is in default is also provided some relief under the HEROES Act. A guarantor must:

- Suspend all collection activities for the expected period of the borrower's military service.
- Resume collection activities no later than 3 months after the end of the borrower's military service.

The real world

In the real world, a student who is subject to a military mobilization may simply stop attending classes without notifying the school or lender of the reason for his withdrawal. In this case, the student may end the term with all failing grades, prompting the school to perform the return of Title IV funds calculation. As a result of the calculation, the school may report and refer any overpayment that the student owes to ED, which will cause the student to lose any further Title IV aid eligibility until resolved. The school may not issue the student a full refund of tuition and fees and, if the student returns to the school after performing his duty, he may have difficulty re-enrolling.

Because the lender does not know the reason for the borrower's withdrawal and has not maintained the borrower's loan in an in-school status, the lender may send the borrower correspondence regarding payments due at the end of the presumed grace period. That correspondence may not reach the borrower and he may fail to make payments on his loan. As a result, the borrower may become delinquent or even default on his loan.

In response to inquiries received recently from our business partners regarding the HEROES Act, TG has provided answers to what we anticipate will become frequently asked questions as our servicemen and women begin to return from their deployments.

School issues:

1. If a school reported and referred a deployed student's overpayment to ED because it was unaware that the student withdrew due to military mobilization, is there any way to correct that information?

The school should report the overpayment to ED; however, the reason for the overpayment should be specified as "Military Mobilization" on the overpayment report to prevent the student from being penalized. If a school needs to correct previously reported information, per the *Federal Student Aid Handbook* (page 5-95), the school should fax or mail a letter explaining the situation to ED Collections.

2. Can the school simply continue reporting the student as "in-school" and not withdrawn to the NSLDS?

No. The student should still be considered withdrawn. Thus, the school is required to perform the return of Title IV funds calculation and update the student's enrollment status on the NSLDS to "withdrawn."

Lender and guarantor issues:

1. If a borrower does not notify the lender of his deployment and the borrower's loan(s) becomes delinquent, what steps can the lender take to try to bring the borrower's account current?

The borrower should provide documentation to his lender (e.g., a copy of his deployment orders) as soon as possible. At that time, the lender may place the borrower's account in forbearance retroactively, effective as of the date of deployment.

2. What if the lender has already submitted a default claim to the guarantor for a borrower who defaulted after being deployed?

If the guarantor has paid the default claim, the guarantor will, after obtaining appropriate documentation from the borrower, notify the lender in writing of the guarantor's recommendation or requirement to repurchase the claim. The lender may then, as noted above, place the account in forbearance retroactively.

3. If a defaulted borrower is in the process of rehabilitating his loan, but then is deployed and misses some of the required payments, what action should the guarantor take?

Once the guarantor has determined that the borrower was indeed deployed, the guarantor must suspend collection activities (if the borrower is still deployed) and allow a 3-month transition period after the end of the deployment period before requiring the borrower to resume his or her required payments.

What's next?

TG will continue to monitor ED communications for further guidance on these issues. We will publish any updated information that becomes available in future issues of *Shoptalk Online*.

More information

To access DCL GEN-03-06, visit the Information for Financial Aid Professionals Web site at <http://ifap.ed.gov/dpcletters/GEN0306.html>. For questions about this topic, call TG customer assistance at (800) 845-6267 or send an e-mail message to cust.assist@tgslc.org.

Revisions to Claim Form clarify lender reporting requirements, skip tracing codes

As reported in *Shoptalk Online* [Edition 335](#), the common Claim Form has recently been updated. The Default Aversion and Claims Standardization (DACs) subcommittee of the NCHELP Program Operations Committee revised the Claim Form because of changes to Internal Revenue Service (IRS) regulations as a result of the passage of the Taxpayer Relief Act (TRA).

The revised form now contains new instructions for field 20b which requires lenders and servicers to report separately unpaid origination fees and capitalized interest that is included in the principal balance of a borrower's loan. Lender reporting of this information will allow guarantors to accurately track the interest paid by the borrower for the purposes of annual reporting to the IRS and to the borrower via the Form 1098-E. Field 20b must be utilized for all loans disbursed on or after September 1, 2004.

The revised form also clarifies skip tracing code definitions used in Section IX of the form. It is important for lenders and servicers to be aware of these changes, as failure to use the correct codes could lead to interest penalties upon claim review and payment.

The revised Claim Form must be used for claims filed on or after January 1, 2006. A PDF version of the form can be found at <http://www.tgslc.org/pdf/claim.pdf>.

More information

For more information about the changes to the common Claim Form, call Ron Stroud, assistant vice president of TG claims, at (800) 252-9743, ext. 4779, or send an e-mail message to ron.stroud@tgslc.org.

Variable interest rate for calendar year 2006

ED has announced the PLUS/SLS variable interest rate for 2006 for loans using the "91-day Treasury Bill" interest rate calculation method. Due to wording of promissory notes, some older loans are subject to a calendar year adjustment of the variable interest rate based on the "91-day Treasury Bill" method that existed prior to the enactment of the Higher Education Act Technical Amendments of 1987. Most of the loans with this interest rate provision have likely already been paid in full or refinanced.

The interest rate is equal to the average of the 91-day Treasury Bills (T-bills) auctioned during the previous 12-month period ending November 30 plus 3.75 percent, not to exceed 12 percent. The interest rate for calendar year 2006 is **6.85 percent** (the current 91-day T-bill average of 3.10 percent plus 3.75 percent).

To access ED's electronic announcement regarding this interest rate, go to <http://www.fp.ed.gov/fp/attachments/interest/PLUS2006.doc>. For interest rates on all other FFELP loans, visit *TG Online* at <http://www.tgslc.org/resources/intrates.cfm>.

TG updates

Online registration now available for TG lender and servicer training

TG's 2006 Annual Lender and Servicer Training will be held on Thursday, January 26, 2006, in Round Rock, Texas.

If you're a lender or servicer, join us for a day of training in which you'll learn how to get the most out of TG's products and services. At the same time, you'll find out more about why TG has grown into the fourth largest guarantee provider of FFELP loans in the U.S., with a strong financial base and a reputation as a leader in technology, industry expertise, and customer care.

In this one-day workshop, you'll hear TG's business leaders talk about:

- TG's robust products and services;
- Our comprehensive strategy for default aversion and delinquency prevention;
- Our unique informational resources including customized reports and downloads
- The latest regulatory developments and changes in law affecting you; and
- TG's new Lender Partnership team committed to meeting your needs.

TG offers extensive support in many areas important to lenders and servicers, including technology, policy, and consulting. Come find out why more lenders and schools find this kind of support just what they need to thrive in the fast-changing world of student aid.

Register today

To register online for TG's 2006 Annual Lender and Servicer Training, visit *TG Online* at [link]. If you have questions about the event, contact

Ann Derrick join TG's lender partnership team

As a lender partnership consultant, Ann will provide enhanced customer service to TG's lending partners as part of TG's relationship management and consulting team.



Ann joined TG in 2004 as the marketing representative for JobGusher. She began her career in financial aid in the student loan department with Windsor Savings and Loan. She also spent nearly five years with Texas A&M University – Commerce as an admissions counselor, financial aid advisor, and as the senior program advisor for student activities and campus life. In 1994, she returned to Austin and began a career in sales and marketing in the high tech industry.

Prior to TG, Ann worked for Austin Community College for two years as the education liaison at the Texas WorkSource Career Center.

“Ann is an accomplished professional in higher education,” said Kevin Harris, director of lender partnerships. “She is an asset to our team and to TG’s lending partners.”

Ann has a Bachelor of Business Administration in management from Texas A&M University – Commerce.

More information

Ann can be reached at (800) 252-9743, ext. 4549, or by e-mail at ann.derrick@tgslc.org.

TG to present free FAFSA program: *The FAFSA Made Easy*

The FAFSA is the single most important document needed to receive financial aid, but for many students and families, completing the form can be confusing and frustrating. To help your students and their parents complete the FAFSA accurately and in a timely manner, TG will broadcast its 11th annual FAFSA program on Thursday, February 2, 2006, from 7 p.m. till 8 p.m. CST.

The FAFSA Made Easy is a free broadcast that provides parents and students with instructions for completing the FAFSA. TG also produces a companion FAFSA show in Spanish. TG will distribute the Spanish version of the program, *Los Pasos Sencillos de la FAFSA*, to coincide with the broadcast of the English program.

If your facility can’t receive satellite signals or you would like to show the program on a different date in February, TG can provide you with VHS tapes of both programs.

TG also will provide your institution with promotional materials, including posters, flyers, fact sheets, and student evaluation forms that when returned to TG will serve as their entry for scholarships and a grand prize.

How to register

To register as a host site, please complete the registration form available at <http://www.aie.org/FAFSAMadeEasy/Register/index.cfm>. For more information,

please contact Richard Sapp at (800) 252-9743, ext. 2865 or by e-mail at richard.sapp@tgsllc.org.

Material from TG's teleconference "Things that make you go hmmm..." available on TG Online

On December 15, TG's free telephone teleconference "Things that make you go hmmm..." offered guidance and clarification on ED's Dear Colleague Letter (DCL) GEN-05-16, which addressed a hodgepodge of policy items, and other perennial industry questions, which teleconference participants supplied ahead of time.

Examples of questions fielded during the hour-and-a-half teleconference included the return of Title IV funds, award letters, and eligibility questions, among others.

The complete Question and Answer transcript is available in PDF on TG Online at <http://www.tgsllc.org/custfocus/teleconf051208.cfm>.

TG selects participants for Financial Aid Leadership Symposium

TG is pleased to announce that a full cohort of 16 participants has been selected to attend TG's Financial Aid Leadership Symposium, which will be held February 6 - 10, 2006, at the TG campus in Round Rock, Texas.

The week-long professional development event is specifically designed to enhance the leadership skills of mid-level managers in postsecondary school financial aid offices.

The selected Symposium participants represent four key segments of higher education: four-year public and private universities, two-year colleges, and for-profit institutions.

"We have been very impressed with the breadth and depth of the applicants' experience and expertise," said Tom Rebstock, TG customer training team leader and Symposium director. "Everyone is motivated to attend, which will create the ideal learning environment."

Symposium members will participate in a variety of specific training sessions and roundtable discussions focusing on skills such as team building, motivation, goal setting, and action planning, along with instruction on leadership, management, and financial aid office operations. Sessions will be interactive, with exercises developed from real-world financial aid office scenarios presented by fellow Symposium members.

"Those selected each have several real issues they are facing on their campuses that they will present to the Symposium," Rebstock said. "Our goal is to explore each issue and find ways for them to tackle these issues at their school."

Attend TG Annual Conference to find out more

A follow-up session on the Financial Aid Leadership Symposium will be held at the 2006 TG Conference, which will be held April 18-20 in Austin, Texas. Symposium graduates will be invited to share their success stories, experiences, and offer advice and insight to help other financial aid professionals.

“An important aspect to the Symposium is the opportunity for the cohort members to share the knowledge they’ve gained with other financial aid professionals to offer ideas and initiate dialogue on issues affecting their schools,” Rebstock said.

Learn more

To stay abreast of the latest 2006 TG Conference updates, registration information, and training sessions as they become available, visit *TG Online* at <http://www.tgslc.org/tgconference/index.cfm>

Meet Beth Valdez, TG claims examiner

Imagine gathering in one place every volume of federal regulations governing FFELP loans that have been issued over the past two decades. If you lined up those volumes, you would probably have a library aisle’s worth of information. For claims examiners, those shelves of regulatory information serve as a user’s manual of sorts, perhaps one of the largest in the world — and the best guide to ensuring that student loan claims get paid promptly and correctly.



Student loan claims are filed for many reasons, including default, disability, bankruptcy, or even death. TG’s claims team processes more than 7,000 claims per month, many by hand, to insure the speediest possible repayment to our lender and servicer customers. TG’s lender and servicer partners have come to rely on TG for its prompt payment of claims.

The large volume of claims that TG’s claims team processes can be a challenge, but the team handles it efficiently by dividing its 10 members into two areas — the clerical and the examination groups.

The examination team verifies that claims paperwork is complete and correct and that the requirements for due diligence — mandatory efforts to get the borrower to begin repayment — have been met. They also work closely with lenders and servicers, smoothing out any processing issues to ensure prompt payment when payment is due.

Verifying claims can be an intensive process for the simple reason that federal regulations are so detailed. Luckily, TG’s claims examiners average more than 10 years experience on the job, which means their familiarity with FFELP regulations is thorough. Beth Valdez has been working as an examiner since 1993. She typifies

the intense focus and strong regulatory knowledge each examiner draws on to provide quick and smooth turnaround on claims.

Recently, *Shoptalk Online* asked Beth Valdez a few questions to learn more about her job, and what has kept her interested in claims work.

Shoptalk Online: Can you describe your work?

Beth: Each day, the clerical team sorts and routes incoming claims to my team for processing. My team enters all claim information into TG's system and verifies that any documentation we received is complete and accurate. As part of that process, we'll ensure the authenticity of documents like bankruptcy notices and death certificates. Once claims have been entered, TG's system will run edits and give us a listing of approved claims and claims that have errors. We'll look more closely at the erred claims and try to resolve any problems, like missing balance information or incorrect loan IDs.

Shoptalk Online: How do you interact with lender and servicer customers?

Beth: Our customers want prompt service when they file claims with us, and we try to provide that on all claims, whatever the issue. We communicate directly with our customers in any way they prefer, including by fax, phone, or e-mail. Faxing information makes sorting out potential problems very easy. We can get new or completed documents fast, which saves time in processing the claim.

If lenders and servicers contact us, they generally want help in completing claim payment forms or providing complete documentation. Our team ensures a strong working relationship with customers by returning these calls and e-mails as quickly as possible. We work hard to ensure time frames are met, due diligence is done, and that any costs attached to the loan are calculated correctly. For claims that have significant problems — missing documents or wrong information — we sometimes ship paperwork overnight to the customer, who can then resolve the issue and return any documents so that there is no significant delay in the payment process.

Shoptalk Online: What keeps you interested in your work?

Beth: We're constantly learning as professionals in this field. The regulations change from year to year and any of us could be called on to research some very obscure issues, depending on how old the loan is. It is not uncommon for us to process claims on loans from as far back as 1987, for example. That can be challenging even if the issue seems as straightforward as calculating interest payments. Terms on interest charges change annually, sometimes according to loan type. And we have to consider forbearances and deferment periods in calculating interest, which can really make things complicated. However, I enjoy learning about these issues and doing this kind of research. It's intense sometimes but rewarding to resolve a problem. I also enjoy a sense of accomplishment when I know I've helped make a customer's job a bit easier. It makes me feel I've made a real difference for others working in higher education.

Question of the week

Q: Must a school deliver the multiple disbursements of a Stafford loan in equal amounts?

A: Yes. For both Stafford and PLUS loans, the school must schedule and deliver equal disbursements. According to the *Common Manual* section 8.7, "The school must deliver loan proceeds on a payment-period basis in substantially equal installments, with no installment exceeding one half of the loan amount."

Do you have a question?

If you have a question that needs an answer, feel free to *Ask TG™*. *Ask TG* is TG's online query tool for borrowers, schools, and lenders. *Ask TG* includes a database of frequently asked questions about financial aid, student loan processing, and TG's products and services. To submit a question to *Ask TG*, visit <http://tgslc.custhelp.com>.

Legislative update

The December 21, 2005 issue of TG's *Legislative Report* includes updates on S.1932, the Deficit Reduction Act of 2005 and HR 4525 which extends for a second time the Higher Education Act through March 31, 2006. Keep up with the latest developments by reading the full report on *TG Online* at www.tgslc.org/lege_report/index.cfm.

This, that, and the other

According to statistics from the U.S. Census Bureau, adults with higher levels of education are more likely to vote than those who have less education.

In the 2004 presidential election, 76 percent of U.S. citizens who were college graduates between the ages of 25 and 44 reported voting, compared to 49 percent of high school graduates. Among citizens between the ages of 45 and 64, 83 percent of college graduates and 63 percent of high school graduates reported voting. Only 25 percent of high school graduates between the ages of 18 and 24 voted, compared to 67 percent of those with a bachelor's degree or higher.

Between 1980 and 2004, the voting rate for high school graduates declined more than the voting rate for those with higher levels of education.

For more on these statistics and others that show the societal benefits of postsecondary education, the College Board's "Education Pays Update 2005" at www.collegeboard.com/prod_downloads/press/cost05/education_pays_05.pdf



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

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