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Tip^{of} the Week

The 2007 TG Financial Aid Leadership Symposium is geared toward mid-level managers in the financial aid industry. To learn more about the symposium and how to apply, visit *TG Online* at www.tgslc.org/training/leaders/index.cfm

TG updates

TG names Tamy Garofano as new regional account executive



Tamy Garofano has joined TG as its regional account executive for the mid-atlantic region. Garofano will serve TG's school customers in South Carolina, Virginia, Maryland, Washington, D.C., and Delaware.

Garofano brings with her more than 11 years of experience in the student financial aid and lending industries. She has worked as a loan specialist and financial aid counselor for Lee University (Tenn.) and as a loan counselor at SC Student Loan Corporation. Most recently, Garofano served as senior assistant director, processing, for the University of South Carolina.

Garofano is an active member of the South Carolina Association of Student Financial Aid Administrators (SCASFAA). She currently serves as the organization's secretary and previously served two terms as a vendor/sponsor chair.

"Tamy has the knowledge and experience to provide TG's customers with exceptional service," said Margie Harvey, TG assistant vice president for relationship management and consulting. "As a financial aid administrator, Tamy has worked closely with TG for several years. Her experience in the student aid industry gives her the insight and expertise to build solid and successful relationships with TG's customers."

Garofano holds a master's degree from Southern Wesleyan University and a bachelor's degree from Lee University.

More information

Garofano can be reached at (800) 252-9743, ext. 2512, or by e-mail at tamy.garofano@tgslc.org.

TG amends participation in industry initiative

Through its annual planning process, TG examines its participation in various industry initiatives. As a result of this year's process, we have decided to discontinue participation in the Meteor project effective September 22. TG is confident that our customers and business partners can access student loan information they need through other resources, including:

- TG's customer assistance representatives at (800) 845-6267,
- TG's *Adventures In Education* Web site at www.AIE.org (under the "Student Loan Inquiry" option),
- *TG Online* at www.tgslc.org (select "For Borrowers" tab and then the "Student/Parent Loan Inquiry" option)
- The borrower's lender/servicer,
- The National Student Clearinghouse at www.studentclearinghouse.org, and
- The National Student Loan Data System at www.nslds.ed.gov.

While each of the resources listed above can provide borrowers with useful information, TG particularly encourages borrowers to communicate with their lenders/servicers throughout the life of the loan. A borrower who has a strong working relationship with his or her lender/servicer not only gets the loan information the borrower needs, but is also less likely to default on his or her loan.

Learn more

For more information about data sources or helping borrowers, contact the TG customer assistance team at (800) 845-6267.

Using AIE: TG aids students in their job searches



TG's public-service Web site *Adventures In Education* (AIE™) helps students and families prepare and pay for college as well as explore career options. One of the more popular features of the site is the "Get Hired" area, which is used by students to prepare for job interviews and spruce up their resumes.

Facts about AIE's Get Hired area

The Get Hired area offers a job seeker a variety of tips and information about finding a job, including:

- Job hunting techniques
- Application checklist
- 100 great resume words
- Common resume mistakes
- Sample resumes and templates
- Advice about cover letters
- Job interview checklist
- "Bad interview" recovery strategy
- Salary negotiation

The Get Hired area is available for both high school students (www.AIE.org/HighSchool/Jobs) and college students (www.AIE.org/College/Jobs). Additional job search-related resources on the Web are listed in the "Internet Resources" area of AIE (www.AIE.org/Links/Jobs).

Learn more

To see for yourself how this AIE feature works, visit the *Adventures In Education* Web site at www.AIE.org. For questions or more information about the AIE Web site, contact JD Hancock, AIE Web site director, at (800) 252-9743, ext. 4588, or send an e-mail message to jd.hancock@tgsic.org.

Reporting Back: 1995



Moving forward, looking back. TG's annual report for 1995 reveals a corporation commemorating the anniversary of the HEA, recommitting to its ideals of customer service, and moving rapidly toward greater technological innovation. Some highlights from that report:

In this report, we share information about FY 1995 and the milestones that defined it. We also celebrate the 30th anniversary of the Higher Education Act of 1965 (HEA), a fundamental policy change that helped remove financial barriers to any American with the desire to enrich his or her life through higher education. In addition, we look at some defining moments in our 15-year history of administering those federal education financing programs in Texas...

With the 1992 Reauthorization of HEA and the phase in of the 1993 Federal Direct Student Loan Program (FDSLPL) as an industry wake-up call, we accelerated our efforts to find new, better, more cost-effective ways to serve Texas students, families, and schools. As shown in the pages that follow, many of those efforts materialized in FY 1995 — both practically and fiscally...



This year's accomplishments toward a better financial aid process were paralleled by an impressive fiscal report. We have lost significantly fewer student loans to the Federal Direct Student Loan Program (FDSLPL) than the national average; and with Texas' increasing demand for student loans, and TG's enhanced services to meet that demand, loan volume has steadily increased...

In FY 1995 TG stepped aboard the information superhighway with both feet and set a blazing pace for the rest of the industry...The Corporation's Internet Initiative Team, in cooperation with Texas schools and lenders, launched *Adventures In Education*, TG's Web site, offering information on careers, colleges, and financial aid, all in an engaging, easy-to-navigate graphical format. The site was ranked among the top 5 percent of all Web sites by an independent service which reviews and rates sites on the Web.

TG's innovative use of the Internet produced Instant Guarantee, a program piloted this year at the University of Texas at Brownsville. Instead of writing or typing to complete a loan application, borrowers can fill in the blanks on a desktop computer screen, and then transmit it via the Internet to TG. Rather than wait for overnight batch processing, Instant Guarantees are immediately processed and returned to the school where a promissory note is printed for the student's signature — all in a matter of minutes...

TG enlisted the help of the Texas Association of Student Financial Aid Administrators (TASFAA) to help make financial aid college selection information

easily accessible to more families and high school counselors. These projects include: parent and student guides to completing the Free Application for Federal Student Aid (FAFSA); development of English and Spanish financial aid videos for parents and students; and use of video teleconferencing and cable television as a training tool for counselors and teachers and as an information resource in high school and homes.

Other milestones aided internal and industry-wide operations. Among the most applauded of these was the electronic version of the *Common Manual*...TG developed the *Electronic Common Manual*, which is a computerized version of the recently printed policy manual developed by representatives from 25 guarantee agencies nationwide. It gives financial aid professionals the ease of browsing, bookmark, hypertext, and full-text cross-referencing features to speed navigating through the myriad regulations governing the industry. Available to all TG clients and employees, the *Common Manual* is an important step toward getting the nation's widely varied education finance entities "reading off the same page."

Trends and issues

Question of the week

Q: What loan types are included in a cohort default rate calculation?

A: The federal regulations in 34 CFR 668.183(b) state that only Stafford and SLS loans, and those underlying portions of Consolidation loans which repaid Stafford and SLS loans, are included in a cohort default rate calculation. PLUS loans, both parent PLUS and Grad PLUS, are not included in the calculation.

The integrated federal regulations, parts 600, 668, and 682 are available for download at www.tgslc.org/resources/intreg.cfm.

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>.

Making the most of your conference attendance — Part 2 in a series

The fall conference season is only a few short weeks away, and many of you are preparing to attend your state and regional associations' meetings to spend time with colleagues and brush up on the latest industry trends and developments.

In this second installment of a three-part series, *Shoptalk Online* focuses on tips to help you maximize your time at your event. To access the previous installment, see *Shoptalk Online* [Edition 369](#).

Review materials when you arrive and plot your strategy

After you register, spend 15 to 30 minutes reviewing conference materials to plan your agenda. Highlight those sessions you will attend. If there are two events that conflict, label one "A" for attend, and the other "H" for handouts. This will remind you to ask for copies of the materials provided at the session you will not attend.

Take useful notes and ask questions

Avoid taking down notes on everything discussed, as you may miss important points. Instead, listen closely. Take down quick notes only on those items that need clarification. Also, ask questions. Chances are, if you need clarification, others may need it as well. At the very least, presenters can use the opportunity to reinforce their points.

Meet as many people as possible

Foster relationships. Prepare a quick two- or three-sentence introduction, and use it when an opportunity arises to greet new acquaintances. If you want to exchange information at a later date, offer your business card and commit to a quick e-mail or phone call after the event.

Sort your materials and notes for distribution when you return

Conference events always supply plenty of information. At times, it may seem like too much. However, every piece of information you collect will probably benefit someone in your office. As you receive materials, note colleague names who may benefit from the information on a corner of the document, and store materials in your "survival kit" (described in the previous installment of this series). Then, when you return, you can quickly route materials.

Eat well, get rest, and exercise — and don't overdo it

Avoid getting caught up in the hustle and bustle of events and neglecting your basic needs. Do not skip meals, but also resist eating too many unhealthy desserts and snacks. Plan a short 30-minute nap at a good time during the day to build up energy. Exercise if possible, even taking a walk outside of the conference will help. A short increase in stress is natural during these activities — but don't leave yourself vulnerable to exhaustion or illness. And, of course, enjoy the event!

Upcoming event information

For a listing of upcoming association meeting dates, visit the events calendar on *TG Online* at www.tgslc.org/abouttg/calendar.cfm.

This, that, and the other

TG offices will be closed on Monday, September 4, in recognition of the Labor Day holiday.

Enjoy your weekend!



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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.

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