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Tip^{of} the Week

TG offers an extensive roster of training on industry basics, which is provided through the TG Speakers Bureau.

To learn more, visit www.tgslc.org/speakers/industry.cfm.

Federal updates

Closed school corner

The following table lists newly reported school closures from the Postsecondary Educational Participants System (PEPS) and from the *August 2006 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
00854400	Career Colleges of Chicago 11 E. Adams, 2nd Floor Chicago, IL 60603-6397	N/A	7/10/2006
02291700	Henry Cogswell College 3002 Colby Ave. Everett, WA 98201-4012	N/A	9/1/2006

OPE School ID	School Name and Address	Unofficial Closure Date	ED's Official Closure Date
02538904	International Business School 1434 N. Central Expressway, #116 McKinney, TX 75070-2143	9/11/2006	N/A

TG updates

Meet Suzy Epley, senior technical support analyst for testing loans and certification

One thing schools or lenders want is confidence that their guarantor can deliver on service. TG's testing loans and certification (TLC) team is in the business of



ensuring that confidence. Once a customer chooses TG, the business integration team begins connecting TG's systems with the customer's. The TLC team then verifies that connection with an exhaustive round of technical tests. They also certify that the institution is compliant with CommonLine (CL), the industry standard for managing and transmitting loan records.

The four-member team has its work cut out for it, since business partners adopt new CL standards and new TG software, or software features, at various times throughout the year. Because the load is spread out but fairly constant, the team's efforts are in perpetual demand. To get their work done quickly and effectively, the TLC group stresses a work ethic of strong mutual support.

Certifier and liaison

As a senior technical support analyst, Suzy Epley exemplifies the spirit of the team. Suzy works as a tester and certifier, but she also acts as a liaison for a subcommittee of the TG Users Group, which focuses on issues related to financial aid management systems (FAMs). This subcommittee, called the TG FAMily™, was an initiative implemented by TG in 2005 in response to customer interest.

As FAMs liaison, Suzy ensures effective communication between TG customers who use FAMs applications. Her devotion to the group has earned her the praise of customers.

"Suzy has done a great job of publicizing the work of the committee," said Ed Ephlin, director of financial aid at Navarro College in Corsicana, Texas. "She's taken

a proactive approach to connecting schools with each other so that everybody is helped.”

Suzy began working with TG as a product support specialist in 1997 and has more than 17 years of technical expertise and eight years of FFELP experience. At the end of this year's peak season, Suzy sat down with *Shoptalk Online* to talk about her job at TG and why she likes interacting with schools.

Shoptalk Online: Describe your work for the TLC team.

Suzy: A big part of what our team does is coordinate with our business integration team consultants as well as school and lender account executives. We try to ensure that the customer's needs are addressed quickly, effectively, and seamlessly. Not all tests can be done quickly for a variety of reasons, but we work to find solutions and to ensure a good customer experience. That's where the “TLC” comes in.

Part of our work is to get the “big picture.” We try to understand exactly what the customer needs so that we can accurately test for it. To get that big picture, we'll talk with the customer, our team members, and anyone else involved in the effort. You can't assume anything as a tester. You have to ask questions and then question the answers to ensure a good fit. That's a challenge but it does keep things interesting.

Shoptalk Online: What do you do for the TG FAMily committee?

Suzy: The TG FAMily is a network of school users that use the top six FAM systems. Our intent is to provide a network through which schools can share best practices for FAMs and help each other troubleshoot issues affecting their FAMs and TG products. Any school FAMs user can join the TG FAMily. They simply need to send an e-mail to FAMily@tgslc.org with their title and contact information, which indicates what FAMS they use. Acting as TG's FAMily liaison is one of the most fulfilling responsibilities I've ever had at TG. It's been great fun helping schools further expand their support networks. I love working with people, and this job is a great fit for that.

Shoptalk Online: What's most fulfilling about your work?

Suzy: Honestly, I'm lucky enough to say that I have some of the greatest customers anywhere. That makes my job very fulfilling when I'm able to help them out. Folks in financial aid offices at schools, technical folks trying to get a new process implemented for a lender on behalf of a school, account executives in the field — it's quite a team all the way around, and one that I'm proud to be a part of.

Shoptalk Online: When do you know you've helped a customer?

Suzy: I can always hear it in the voice of my customer when I've been able to help them move forward with something that they expected to take much longer, or that they never thought they'd figure out. You also have to understand that I usually work with the technical folks behind the scenes or with the person charged with

getting some new process to production. Quite often we develop pretty strong bonds during the process. Again, I have some of the best, most appreciative customers around, and we always strive to help each other out when tackling issues. TG is an outstanding organization in terms of the people working here and in terms of its underlying mission — helping students. I feel very proud to be a part of that mission.

For more information

To contact TG's testing loans and certification team, call (800) 332-1455 or send an e-mail message to tgtesting@tgslc.org.

Skill builders: Use performance appraisals to grow your staff's skills

When it comes to performance appraisals, financial aid offices are faced with some unique challenges. Part-time employees can look at their job less as a career and more as a stepping stone. Work-Study students often view the job as temporary in the scheme of things. Knowledge level varies and training isn't always available given tight budgets. And workloads make it hard to find the right time for a discussion that can be candid and productive.

Given all of these factors, administrators can still make an effective tool out of appraisals, one that offers opportunity for change. The key is to look at the evaluation as more than an assessment. Employees can use it to gauge where they are and where they want to be. Offices can use it to fit together the strengths of a staff member and the needs of the team. Ideally, the appraisal functions as one instance in a process of constant feedback on performance.

If you're looking for guidance on how to handle and administer performance reviews, consider the following tips. These guidelines offer a general set of best practices to follow when it comes review time. For more specific guidance, review literature on the topic, which is far-ranging and well-researched. A list of suggested titles is provided below.

- **Acknowledge achievement:** Showing approval is the surest way to motivate an employee to do more of the same or to do better the next time. A sense of accomplishment is important in job satisfaction, and praise offers one way to create that satisfaction. Recognition also ranks highly in terms of why employees like their job.
- **Become an ally and advocate:** Make sure you use language and behavior that shows you recognize the employee's strengths and want to help him or her build on those qualities.
- **Collaborate on a plan to improve:** Employees need a blueprint for knowing where to go. They also need to feel they have a voice in this process. You can

provide that by defining a training plan with their input — one that builds on their strengths and addresses their weaknesses.

- **Ensure you build personal satisfaction into the equation:** As you create a blueprint for change, add ways to measure success. Both you and the person being evaluated need to feel results can be seen; otherwise effort will seem like a waste and success more a matter of opinion. Also, consider how to build on the interests of your employee given the parameters of the job. If the individual feels work is in line with personal interests, he or she will become more invested in the job.
- **Do periodic check-ups outside review time:** Follow up a month into the next review cycle to see how well things are going. Do smaller reviews periodically throughout the cycle to give the individual a goal to work toward.
- **Use language that adds value to the review:** Writing reviews that don't blur together in the mind means using language that is specific and non-cliché. Strong, articulate writing is often the key to making an appraisal communicate what it needs to.
- **Make discussion a two-way street:** Performance reviews can sometimes be viewed as a time of punishment. Turn the process into a positive, proactive experience by inviting the employee to ask questions about the review procedure, the standards of measure, and the guiding philosophy behind the review.

To learn more

You can find a wealth of literature on the topic. Here a few suggested titles to help you learn more:

- *The Manager's Guide to Performance Reviews* by Robert Bacal
- *Performance Reviews* by Ken Langdon and Christina Osborne
- *Stress-free Performance Appraisals: Turn your most painful management duty into a powerful motivational tool* by Sharon Armstrong and Madelyn Appelbaum
- *Perfect Phrases for Performance Reviews* by Douglas Max and Robert Bacal

TG also offers a great deal of training that addresses issues related to performance, including Accountability That Works!; Motivation: Is there a Recipe?; and Whale Done™! Find out more about these opportunities, which are provided through the TG Speakers Bureau, by visiting *TG Online* at www.tgslc.org/speakers/index.cfm.

Catch TG training at these conference events

Industry conferences work a bit like those ropes courses that teach teamwork and self-discovery. As with ropes courses, attendees collaborate in teams or network with colleagues and test professional skills in ways that make for better

performance on the job. The objective isn't as challenging as climbing a pole 40 feet in the air, but the outcome is similar: stronger self-reliance through knowledge and training.

Several upcoming financial aid conferences offer just such an opportunity to learn and to network. Beginning shortly after the end of peak season, state and regional financial aid administrator associations will be holding conferences in Florida, Texas, and Georgia. TG will be a strong presence at all three conferences, presenting a varied menu of training sessions on policy issues and professional development.

To sample what TG representatives will be offering, read through the following short session descriptions. If you attend any of these workshops, you're sure to gain insight in the financial aid field or learn something to help you in your career. A complete listing of fall conferences at which TG will be attending can be found online at www.tgslc.org/abouttg/calendar.cfm.

A partial list of TG's fall conference trainings

Florida Association of Student Financial Aid Administrators (FASFAA) Fall Conference, Bonita Springs, Florida, September 27 – 28

- **Regulatory Perils:** Using a game show format, TG presenters ask the audience a series of policy questions on topics relevant to financial aid administration. Using interactive electronic devices, audience members "click in" their answers and compete for prizes, which makes for an effective, entertaining way to learn about financial aid rules.
- **Working Without a Script:** In this session, attendees learn the basics of improvisation developed by the famous Second City Comedy Troupe. These techniques have a strong business application — they can be adapted to develop more open communication, build stronger teams, and create a positive, collaborative work environment in your office.

Texas Association of Student Financial Aid Administrators (TASFAA) Fall Conference, San Antonio, Texas, October 11 – 13

- **Emotional Intelligence:** What makes someone a top performer in the world of work? One factor is emotional intelligence or EI. Emotional intelligence helps us be less reactive, more creative, and more resilient. Participants will identify their EI strengths, define three key areas of focus, and consider the EI attributes of a top performer.
- **The Leadership Secrets of Santa Claus™:** If you think of Santa's job in terms of leadership, you'll understand the issues of motivation and communication he has to deal with. In this workshop, attendees consider Santa as a model of a great leader, with particular focus on the way he builds a high performance team, attracts and retains the best and brightest, sets goals and performance measurements, deals with change, and solves "people problems."

- **Regulatory Potpourri:** Know your regulatory stuff? Find out in this training modeled after a game show. As with Regulatory Perils, presenters ask the audience a series of policy questions on federal student aid topics. Participants will enjoy the fun, interactive nature of the presentation and leave with valuable, practical regulatory information.
- **Whale Done!™:** The Ken Blanchard book, *Whale Done!™*, focuses on the power of giving positive reinforcement and praising progress. How often are you “caught” doing things right? How often do you catch others? This presentation, which follows on the book’s theme, is designed to help you improve relationships in your work and personal life, increase motivation, and enhance the performance of the people who interact with you.

Georgia Association of Student Financial Aid Administrators (GASFAA) Fall Conference, Atlanta, Georgia, October 12

- **Motivation: Is There A Recipe?:** Developing a highly motivated workforce is almost an art form. Most people have experienced high motivation and can spot the same in others. In this interactive session, participants will identify environmental characteristics that foster motivation and then brainstorm ways to incorporate these characteristics in the workplace.

To learn more

Would you like to learn more about the many training opportunities TG offers through its Speakers Bureau? Visit www.tgslc.org/speakers/index.cfm to read the training catalog. Keep in mind that TG can tailor training to meet the needs of your financial aid office. To find out how, contact the TG Speakers Bureau at (800) 252-9743, ext. 4650, or send an e-mail message to businesspartner.services@tgslc.org.

Order TG’s teacher loan forgiveness brochure to educate your students and staff

Teachers are always in demand, especially at schools that serve low-income families. Congress established the Teacher Loan Forgiveness (TLF) Program to attract people to the teaching profession and to retain highly qualified teachers in low-income schools. Through the TLF Program, a borrower who takes out a Stafford loan(s) for college and who teaches for five consecutive, complete years at a qualifying school may be eligible for up to \$5,000 in loan forgiveness. A math, science, or special education teacher may qualify for forgiveness up to \$17,500 of his or her loans.

TG offers an informative brochure on the TLF Program, which outlines qualifications for loan forgiveness and details how to apply for it. Eligibility requirements can be complex, which makes the brochure’s easy-to-understand language a very useful educational tool for interested students. The publication is also a great resource for financial aid professionals wanting to learn the essentials of TLF.

What's inside

The brochure covers changes brought about by the Higher Education Reconciliation Act of 2005 (HERA). The brochure also highlights other provisions: Schools and students should note that teachers who work at either public *or* non-profit private schools may qualify for loan forgiveness.

Among other things, the brochure describes:

- Eligibility requirements for teacher loan forgiveness
- How to apply to the program
- How funds are applied to a borrower's loans when he or she qualifies for loan forgiveness
- Frequently asked questions that anticipate and answer the most common questions about TLF
- Forbearance available to borrowers while performing qualifying teaching service



To learn more

Qualified student borrowers can apply for loan forgiveness by completing the TLF application, located on *TG Online* at www.tgslc.org/forms/frms_tlf.cfm. Schools can order TG's TLF brochure in bulk through an online order form at www.tgslc.org/forms/index.cfm. Click the *Online Forms/Publications Ordering* link in the right column

To speak with someone about TLF, call TG's customer assistance team. TG representatives will be happy to answer questions about teacher loan forgiveness and to provide more details to you and your students. Customer assistance is available at (800) 845-6267, or you can send an e-mail message to cust.assist@tgslc.org.

Trends and issues

Question of the week

Q: May a school increase the amount of an existing Stafford loan after the end of the loan period?

A: Yes, a school may increase an existing Stafford loan after the loan period has ended, and deliver a late disbursement of the additional loan amount, if both of the following conditions are met:

- An electronic certification record existed for the Stafford loan prior to the end of the loan period; and

- The school determines that the student was eligible to receive additional funds during that period.

The late disbursement rules will apply in this case, and the loan money will need to be delivered to the student within 120 days of the end of the loan period. For more information regarding late disbursement rules, see the *Common Manual*, subsection 8.7.E.

The *Integrated Common Manual* is available for download at www.tgslc.org/resources/integrated_online_manual.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. It 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 tgslc.custhelp.com.

This, that, and the other

Dorm living is spawning a mini-industry that caters to the luxury demands of today's students. Service companies like DormAid, which charges a flat rate for a two-hour dorm room cleaning and a separate fee for laundry, are becoming a campus fixture in cities like Chicago and New York. Posh student housing is also in demand, with parents forking over large sums to see their son or daughter live in a communal apartment that features plasma television, granite countertops, and maid service. According to an article on *CNN.com*, more students are factoring in amenities like these when choosing a school. This is causing anxiety for some policy analysts who see universities keeping pace by offering student housing that may drive up the cost of an education.

To learn more about this trend, read the complete *CNN.com* article at www.cnn.com/2006/EDUCATION/09/14/college.posh.life.ap/index.html.



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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.

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