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

Schools can learn quite a bit about their lender partners through TG's Lender Fact Sheets, including loan processing details and contact information. To find out more, visit *TG Online* at [www.tgslc.org/schlfs/new\\_lender.cfm](http://www.tgslc.org/schlfs/new_lender.cfm).

## TG updates

### TG board of directors elects new executive officers

The TG board of directors has elected a new slate of executive officers to serve for the 2007 fiscal year. Tommy Brooks, executive vice president and chief financial officer for Unity National Bank, has been named chair of the board. Dora Ann Verde, partner with the public accounting firm of Garza/Gonzalez & Associates, will serve as vice chair; and Yvonne Batts, president and owner of Batts Communications Inc., will serve as board secretary.

#### Chair of the board

Hailing from Sugar Land, Texas, Chairman Brooks is a certified public accountant and certified financial planner who works with numerous civic and community organizations. He serves on the boards of the National Bankers Association and Joy Baptist Tabernacle, and is a senior fellow of the American Leadership Forum-Houston Chapter. He recently served on a variety of other boards including the

Inner City Youth and the Banneker-McNair Academy charter school. Gov. Rick Perry appointed him to TG's board in 2002.

"Tommy's expertise in the banking industry certainly augments the strength of the board of directors," said Sue McMillin, TG president and CEO. "We have appreciated his perspective as a board member and will look forward to working with him as he provides leadership for TG's board of directors."

### **Vice chair of the board**

Dora Ann Verde, who resides in San Antonio, was appointed to the TG Board in 2005 by Gov. Perry. She is a member of a number of organizations including the American Institute of Certified Public Accountants, the San Antonio Chapter of Certified Public Accountants, and the Government Finance Officers Association. In addition to her professional associations, Verde is a board member of the Free Trade Alliance and a board member and treasurer for Texas Public Radio and ACCION Texas.

"Dora's works with the financial affairs of educational and governmental entities, along with her years of service to the greater community, has been a great benefit to TG and to the board," said Sue.

### **Board secretary**

Gov. Perry appointed Yvonne Batts, an Abilene resident, to TG's board in 2005. She also serves her community actively. She works as a member of the board of directors for the Abilene Industrial Foundation, the Hendrick Medical Center Foundation, Big Brothers Big Sisters of Abilene, the Abilene Chamber of Commerce, and Goodwill Industries of West Texas.

### **To learn more**

Contact Kristin Boyer at (800) 252-9743, ext. 4990, or send an e-mail message to [kristin.boyer@tgsllc.org](mailto:kristin.boyer@tgsllc.org).

## **Customer care profile: College of the Southwest and TG Loans By Web™**



Simplicity in the student loan application process is something everyone values — students and financial aid offices. Online or Web-based tools, like TG Loans By Web (Loans By Web), offer just that. Students like the convenience of completing an application at their leisure. Administrators like being able to track essential documents like master promissory notes more efficiently.

For a school like College of the Southwest (CSW), a private, Christian liberal arts institution in New Mexico, simplicity and efficiency offer wonderful advantages. CSW prides itself on the individualized

attention it gives to students. With a student to faculty ratio of 17 to 1, the school creates a “family-like” atmosphere for students enrolled in programs in the arts, sciences, business, and education.

The school’s financial aid office puts the same emphasis on care in its work with students. Last year, they decided to introduce an online loan application tool as a way to simplify processes for student-customers.

### **Options and flexibility**

According to Kerrie Mitchell, senior financial aid officer at CSW, the school’s financial aid office was very paper-driven. Tracking and mailing prom notes took a great deal of time.

When CSW started looking for a better way to gather loan applications from students, they had specific requirements in mind.

"As an ELM school, we seek to partner with those in the industry that focus on offering open solutions," said Kerrie. "Although TG provides its own loan management solution, their offerings also are compatible with others, including ELM. With TG, we can choose the products and services that provide us with the greatest benefit for our situation, without restrictions."

Loans By Web provides an ideal solution, according to Kerrie.

"Students like accepting their loans and printing out their MPNs when it's convenient for them," said Kerrie. "We've eliminated the paper shuffle and automated our process to the point where we have more time to address more significant borrower issues."

What’s more, students can complete their loan counseling online instead of visiting the office, which is a considerable time-saver for CSW staff.

The Web-based system was also easy to learn, according to Kerrie. “Students like the system. Most of them had no problems in completing their loan and doing the counseling session through *Mapping Your Future*™. It’s been a win-win situation for everybody.”

### **To learn more about Loans By Web**

If you’d like to learn more about TG’s Web-based tool for accepting a student loan, visit *TG Online* at [www.tgslc.org/resources/lweb.cfm](http://www.tgslc.org/resources/lweb.cfm). If you’d like to talk with someone directly, contact TG’s relationship management and consulting team at (800) 252-9743, or send an e-mail message to [relationship.management@tgslc.org](mailto:relationship.management@tgslc.org).



## Reach out to students and families with free resources from AIE™

In early August, TG launched a redesign of its award-winning college and career planning Web site — *Adventures In Education* (AIE). As part of that effort, TG created printed materials that feature the new look and that address questions about college and careers. TG made these materials available to educators last week as one more way to reach out to students and families planning for school and a career. Colleges can use these materials in working with their own student populations; or they can provide them to high schools with which they work in their outreach efforts.

### A closer look

Counselors, teachers, and financial aid staff can order these print resources free through TG. The materials, which are designed to help students and parents prepare for the transition to higher education, include:

- an **AIE brochure** — the brochure provides helpful tips on college, money, and careers.
- **AIE bookmarks** — these placeholders give students a brief glimpse of what AIE has to offer.
- an **AIE poster** — this wall art will raise a student's curiosity about the Web site's resources.

### To order

All these items are available in both English and Spanish. To order your own copies or to browse the catalog of AIE materials, visit AIE at [www.AIE.org/Order](http://www.AIE.org/Order).

### To learn more

With these printed resources, TG helps educators keep their schools stocked with the college, money, and career information that families and students need. To learn more about what TG and its AIE Web site offer, visit AIE at [www.AIE.org](http://www.AIE.org). If you have questions or need more information about the 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](mailto:jd.hancock@tgsic.org).

## Read the latest *Edufacts*™ — October 2006

The October 2006 edition of *Edufacts* highlights the cost of a higher education at Texas two-year colleges.

TG provides a snapshot of a current education issue through *Edufacts*, an online publication that summarizes studies conducted by TG and other educational organizations. Each installment of *Edufacts* features a graphic, which schools can download and use for free in any of their campus literature. These graphics

encapsulate the meaning of each *Edufacts* and serve as a great incentive to learn more about the subject.

### **To read more**

To review other editions of *Edufacts*, visit <http://www.tgslc.org/edufacts/index.cfm>.

## ***Common Manual***

### **2006 *Common Manual* has arrived**

The 2006 annual update of the *Common Manual* is here. The update contains all of the policies approved since the July 2005 update, including numerous policies derived from the passage of the Higher Education Reconciliation Act of 2005 (HERA). The inclusion of these HERA policies is the reason that the annual update is being issued in October, instead of in the traditional release month of July.

The electronic version of the annual update, known as the *Electronic Common Manual* (ECM) is now available for download at [www.tgslc.org/pdf/ECM2006.pdf](http://www.tgslc.org/pdf/ECM2006.pdf). We encourage our customers to download this valuable and easy-to-use resource.

### **Foundation for future changes**

The 2006 ECM is the most current version of the manual and is the baseline document to which changes will be made as new policies are approved throughout the upcoming *Common Manual* year.

As new policies are approved, the *Common Manual* leadership will continue to release monthly *Integrated Common Manuals* (ICMs) showing the changes to the text as underlines and strikethroughs. This provides *Common Manual* users with the most up-to-date version of the manual at all times.

Each month that new policies are approved, TG posts the latest ICM to *TG Online* for users to download. Policy changes and the availability of the ICM are also announced in *Shoptalk Online*. The first ICM of this annual cycle is scheduled to be published in early November.

### **Paper copies of the *Common Manual***

Paper copies of the new manual have been mailed to customers who requested that version of this year's manual. Customers will need to place the annual update pages within their *Common Manual* binders. As always, it is a good idea to archive the pages you replace.

### **CD-ROM version**

The 2006 e-Collection CD-ROM is also available. The e-Collection is a complete virtual reference shelf containing the 2006 ECM as well as the following additional materials:

- Federal Student Aid Handbook
- Common Forms
- Higher Education Act (HEA)
- NCHelp Integrated HEA
- NCHelp Integrated Regulations — Parts 600, 668, and 682
- NCHelp Topical Index of the HEA and Regulations
- Dear Colleague/Partner Letters
- Announcements

You can request a copy of the e-Collection CD-ROM by contacting TG business partner services at (800) 252-9743, ext. 4546, or sending an e-mail message to [customer.services@tgslc.org](mailto:customer.services@tgslc.org).

## Questions

If you were scheduled to receive a paper copy of the *2006 Common Manual* but have not received it yet, contact Cecilia Ortiz at (800) 252-9743, ext. 4589, or send an e-mail message to [cecilia.ortiz@tgslc.org](mailto:cecilia.ortiz@tgslc.org).

## Trends and issues

### Question of the week

**Q: Once a student with a defaulted loan has had his or her Title IV aid eligibility reinstated, can the school certify a new loan for the student for the full academic year (including previous terms in the year)?**

**A:** Yes. According to the *Common Manual* subsection 5.2.E, "A borrower who makes satisfactory repayment arrangements on a defaulted loan will regain loan eligibility for the academic year in which the borrower satisfies the payment requirements to regain Title IV eligibility. Accordingly, the financial aid administrator may certify a loan for the entire academic year, as long as the student is otherwise eligible."

### 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](http://tgslc.custhelp.com).

## This, that, and the other

More parents are joining their children on road trips to various campuses before their son or daughter decides on a college. According to the National Association for College Admission Counseling, 74 percent of colleges and universities reported a rise in campus visits in 2005 over 2004. Why the increase? According to a *New York Times* article on the phenomenon, many parents take these "education vacations" to see what kind of school they're spending their money on. They're also interested in sharing quality time with their children before they go off to school. For many parents, these trips offer a "rite of passage," an experience by which to bond with their son or daughter before he or she begins leading an independent, essentially separate life.

Read the complete article at

[www.nytimes.com/2006/10/08/fashion/08college.html?\\_r=1&oref=slogin](http://www.nytimes.com/2006/10/08/fashion/08college.html?_r=1&oref=slogin).



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