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Tip^{of} the Week

With May/June graduation, your office is probably looking closer at its default aversion program. TG provides schools some effective products for managing default including information on cohort default rates, an online assessment tool for your default aversion program, consulting and training services, and various other offerings. You'll find a complete listing on *TG Online* at www.tgslc.org/default/index.cfm.

Federal updates

ED secretary launches Task Force on Student Loans

Today, Secretary of Education Margaret Spellings announced via press release that she is forming a Task Force on Student Loans "to recommend regulations to the Secretary on key lender issues." ED representatives from the Office of Postsecondary Education (OPE), Federal Student Aid (FSA) and Office of Inspector General (OIG) will participate on the Task Force, which will continue work on unresolved issues resulting from the last Loan Issues session of negotiated rulemaking (Neg Reg) during which ED and the nonfederal negotiators were unable

to achieve overall consensus. (See the following article in this issue of *Shoptalk Online*.)

The Task Force will concentrate on “key issues such as preferred lender lists, prohibited inducements, and the National Student Loan Data System (NSLDS)” and will report back to the Secretary by May 31. Following the recommendations of the Task Force, ED will release proposed regulatory language for public comment, aligning with the process that follows Neg Reg. According to the press release, ED still plans to post final regulations to the *Federal Register* on or before November 1, 2007.

In a statement responding to the press release issued by Secretary Spellings, Senator Edward Kennedy issued a statement commending the Secretary for creating the Task Force.

To access the Secretary’s press release, go to www.ed.gov/news/pressreleases/2007/04/04242007.html.

Three negotiated rulemaking teams conclude; one achieves consensus

Last week, three teams finished their last sessions of deliberations with ED in the process of negotiated rulemaking (Neg Reg). Unfortunately, only one team, the General Provisions team, achieved consensus on the proposed rules developed by ED based on the team’s discussions.

General Provisions team

"We have consensus!"

The third and final session of the General Provisions team came to a close Friday morning with an overall consensus. Federal and nonfederal negotiators applauded as the announcement was made that agreement had been reached. This means that the proposed regulations on all agenda topics were acceptable to all negotiators participating on the team.

The following are the items that negotiators agreed upon:

- Consistent enrollment status definitions for all Title IV programs
- Consistent definitions for undergraduate student, graduate or professional student, and first professional degree for all Title IV programs
- Definition of independent study
- Nonterm credit hour programs — use of completion of half the weeks of instructional time for timing of loan disbursements
- Determination of loan eligibility for nonstandard term programs

- Requirement for schools to use consistent disbursement periods for Title IV programs, where allowed under the law
- Recovery of funds not claimed by a student or parent
- Electronic disbursements, use of stored-value cards, issuing a check
- Late, late disbursements
- Affirmative confirmation of a loan
- Definition of excess cash and excess cash allowances
- Treatment of FFEL and Direct Loan funds when a student withdraws before beginning class
- Post-withdrawal disbursement
- Single disbursement provision for Perkins and FSEOG
- Calculation of Pell grant payments for programs with standard terms, but monthly starts
- Proration of Pell grant payments for clock-hour and nonterm credit-hour programs
- Minimum period for certifying a loan
- Minor, prior-year expenses

Loan Issues team

The Loan Issues team met for a fourth time last week to conclude its negotiations. In contrast to the General Provisions team outcome, however, this team was unable to reach overall consensus. Although tentative agreements were reached on the language proposed on most of the issues, the negotiators could not reach complete agreement on some issues, including institutional preferred lender lists, prohibited inducements, total and permanent disability discharges, and mandatory assignment of defaulted Perkins loans. Although the negotiators worked hard to develop compromise positions, it was clear that there would not be an overall consensus across the board. Therefore, ED officials decided to end the final Neg Reg session early.

As previously explained, a lack of overall consensus means that ED will be able to draft proposed regulations as it deems appropriate. At the conclusion of the Loan Issues meeting, non-federal negotiators expressed their hope that when new regulations are drafted, ED considers the agreed-upon language on topics where tentative agreement was reached during the four Neg Reg sessions. Some of these topics include:

- Permission for lenders to provide a 120-day forbearance to borrowers seeking to obtain a loan discharge due to identity theft
- Entrance counseling requirements for students seeking Grad PLUS loans to include information regarding Stafford loan eligibility and a comparison of the terms offered by both loans
- Permission for schools to certify a loan period longer than 12 months in the FFELP and Direct Loan Program
- Simplification of the deferment granting process
- Permission for schools with fewer than 150 borrowers who entered repayment in the most recent cohort default rate fiscal year to have less than three lenders on their preferred lender lists
- Continuation of the ability of a family member to request a military deferment on behalf of a borrower who is on active duty

Today, Secretary of Education Margaret Spellings announced the formation of a Task Force on Student Loans to continue efforts to resolve outstanding issues from this last Loan Issues negotiating session. (For more information, see previous article in this edition of *Shoptalk Online*.)

ACG/SMART Grant team

The ACG/SMART Grant team was also unable to reach overall consensus in its third and final session of Neg Reg. In a surprising turn of events, six negotiators were unable to consent to draft language on academic year progression on both grant programs and eligibility of certificate program students for ACG. Other topics on which there was tentative agreement included the following:

- Definition of rigorous secondary school programs
- Mandatory participation in the ACG and SMART Grant programs for schools that participate in the Pell Grant Program
- Requirement that Pell, ACG, and SMART Grant awards be disbursed at the same school
- Various issues concerning transfer students
- Interpretation of prior enrollment, dual enrollment, and early college programs
- Major eligibility
- Completion of a rigorous secondary school program
- ED monitoring of student disbursements

As with the Loan Issues team, a lack of overall consensus on this team means that ED will draft the proposed regulations as it deems appropriate.

Accreditation team

The Accreditation team meets this week in Washington, D.C. for its final negotiations on regulatory language regarding higher education accreditation issues. The topics on the agenda for this team include:

- Due process
- Substantive change
- Monitoring of schools
- Relationship of input and resource standards to student achievement
- Measures of student achievement
 - Standard definitions of terms related to student achievement
 - Quantitative standards for programs leading to gainful employment
 - Institutional success with respect to student achievement
- Consideration of mission in application of standards
- Transfer of credit and acceptance of credentials
- Definition of terms
 - Direct assessment programs
 - Scope of recognition
- Technical and process improvements
 - Recognition procedures
 - Decision-making authority
 - Recordkeeping and confidentiality of agency materials
- Providing information to the public

During the previous session, these negotiators reached tentative agreement on only two issues on the agenda. *Shoptalk Online* will provide updated information on the Accreditation team soon after the conclusion of the final session.

Next steps

To follow will be a Notice of Proposed Rulemaking (NPRM) issued by ED in the *Federal Register* sometime this summer, which will provide a 30- to 60-day opportunity for public comment. The final regulations, to be issued no later than November 1, 2007, are expected to have an implementation date of July 1, 2008.

More information

Please visit ED's "2006-07 Negotiated Rulemaking for Higher Education" Web page at www.ed.gov/policy/highered/reg/hearulemaking/2007/nr.html for more information, including issue and meeting summaries, discussion papers, and ED's most-recently posted proposed language on various issues.

ED shuts down NSLDS access for certain Title IV participants

On April 18, ED suspended access to the National Student Loan Data System (NSLDS) for financial partners — lenders and guarantors — while ED examines the database in order to “determine if there was unauthorized use of NSLDS” (per an ED announcement titled Access to NSLDS—Update #1, released April 20). The suspension does not apply to schools or to students/borrowers.

ED has not provided a date on which it expects to restore access to the NSLDS. It states only that it is “working to restore access where appropriate and with additional safeguards as quickly as possible.”

Today, Secretary of Education Margaret Spellings announced the formation of a Task Force on Student Loans to address, among other issues, the use of the NSLDS. (For more information, see article earlier in this edition of *Shoptalk Online*.)

More information

To view “Access to NSLDS—Update #1,” go to www.fp.ed.gov/fp/attachments/activities_whatsnew/NSLDSAccessUpdate.doc.

TG updates

Three new members join TG's Board of Directors

Three new members have joined TG's Board of Directors following unanimous confirmation by the Texas State Senate. Phil W. Worley of Bruni, Dr. Connie S. Sitterly of Fort Worth, and Ivan Arturo Andarza of Austin — who were appointed by Gov. Rick Perry — will serve six-year terms that expire in January 2013.

Worley will serve as one of four education representatives on TG's 11-member governing board. Sitterly and Andarza are two of five business representatives on the panel.

"All three new board members bring a wealth of talent and experience to TG," said Sue McMillin, TG president and CEO. "We look forward to working with them to enhance educational opportunities for families and students."

As board members, they will provide leadership for one of the nation's largest student loan guarantors. TG helps to provide access to higher education to more

than 350,000 students and families each year, and currently guarantees more than \$3.5 billion a year through the FFELP.

Varied backgrounds and expertise

Worley is the dean of community education at Laredo Community College, where he previously served as department chair of social and behavioral sciences and instructor of government. He also has taught in the Webb Consolidated and Jim Hogg County Independent school districts. Worley received a bachelor's degree in education from Texas State University-San Marcos and a master's degree from Laredo State University.

Sitterly is president of Sittcom, Inc., and founder of Management Training Specialists, a consulting and international training development provider. She was previously a tenured associate professor at Amarillo College and an adjunct professor at Texas Woman's University, where she earned her doctoral degree in education. She holds bachelor's and master's degrees from West Texas A&M University. Sitterly is a board member of the Institute of Management Consultants DFW chapter and a member of the Federal Government Distance Learning Association.

Andarza is an attorney in private practice in Austin. He is a member of the State Bar of Texas and the Austin and Hispanic Bar associations. He also served as a board member of the Cameron County Bar Association and president of the Kiwanis Club of Brownsville. He earned his bachelor's degree from the University of Texas at Austin and his law degree from Baylor University School of Law.

Other confirmations

The Texas Senate gave confirmation to two TG board members who have been serving as recess appointees since December 2005 — Board Secretary Yvonne Batts of Abilene and F.H. "Skip" Landis of Bryan. Batts is vice president and co-owner of Batts Communications Inc. in Abilene, and Landis is director of the Biomedical Science Program in the College of Veterinary Medicine and Biomedical Sciences at Texas A&M University. Both will serve until January 2011.

For more information

For a complete listing of TG's Board of Directors, visit *TG Online* at www.tgslc.org/abouttg/board/index.cfm.

2007 TG Conference earns stellar survey scores

The 2007 TG Conference was an unmitigated success according to all indicators — high attendance levels, stellar customer satisfaction scores, and the many praising comments, which participants made throughout the event.

More than 650 financial aid professionals attended TG's 15th annual conference, which was held at the Hilton Austin in Austin, Texas from April 3 - 5. Attendees scored the conference a 4.53 on a scale of 1 to 5. Many reported being impressed

with nearly every aspect of their experience from the delivery of presenters to the comprehensive sessions and informative exhibits.

One customer wrote: "This was my first year attending the conference. I learned so much from the sessions I attended and enjoyed meeting new people, especially TG employees. "

New conference centerpieces



Two new conference events drew special attention — the TG Heart & Soul Exhibit and the three product lab sessions. The TG Heart & Soul Exhibit brought together conference attendees with team members from across TG. In exhibits and discussions, team members showcased what they do on a daily basis for TG.

"TG's team members found innovative and interactive ways to tell their stories, and the conference attendees loved it," said Vickie Tanner, assistant vice president of business partner services and conference manager.

The three product lab sessions were well-attended and provided customers the opportunity to see, hear, and work through prepared scenarios on TG products. Team members from TG's Product Support Group (PSG) were available to answer questions and help. According to Tanner, one school participant left the lab session exclaiming, "I'm sold and ready to use AdvanTG Web™!"

The efforts of many TG team members contributed to the overall value of the conference. "TG's employees are all very knowledgeable, friendly, and professional and the quality of the conference reflects this," wrote one attendee.

More information

To download presentation materials for the 2007 TG Conference presentations, visit *TG Online* at www.tgslc.org/tgconference/presentations.cfm.

Other conference presentation topics are available through the TG Speakers Bureau or through TG's new financial literacy program, POSITIVE+BALANCE™. To schedule a program or to find out more about the TG Speakers Bureau, visit www.tgslc.org/speakers/index.cfm, or send an e-mail message to customer.services@tgslc.org.

To learn more about POSITIVE+BALANCE, visit www.tgslc.org/balance/index.cfm. You may also contact Joe Braxton or Rett Anderton, TG's default prevention consultants, at (800) 252-9743, ext. 4696 or ext. 4765, respectively, or send an e-mail message to prevent.default@tgslc.org.

Meet Rett Anderton, default aversion consultant and trainer for TG's POSITIVE+BALANCE™

Financial literacy can be a difficult topic to teach college students. The subject matter can sound dry, students have competing priorities, and the consequences of

bad money management may seem nebulous in an age when credit cards are so freely available. To make that connection with students — one that teaches them the fundamentals of credit and debt management and that leaves them motivated to be effective stewards of their own finances — can be a challenge for schools. However, it's a challenge well worth taking: students who manage their money are more likely to pay off their student loans and so ensure a healthier future for the FFELP.



TG offers help in the form of a holistic financial literacy and life success training program — POSITIVE+BALANCE. For students, POSITIVE+BALANCE serves to foster skills in money management, academic success, and career development. Financial aid offices can also benefit from the program. POSITIVE+BALANCE offers a complete series of seminars on default aversion, loan counseling, and successful money management tutoring, all of which can be tailored

to the needs of a particular campus.

The motivating power of humor

Recently, campus veteran Rett Anderton joined the TG default prevention team as a default aversion consultant and trainer for POSITIVE+BALANCE.

Rett was born in San Antonio but grew up in Lubbock, Texas. He graduated from Texas Tech University in 1998. Subsequently, he's worked in a variety of roles in higher education: as a registrar at the Radiology Allied Health School in Baylor Medical Center in Dallas, and, later, as assistant director over NCAA-compliance for Texas Tech University. Prior to joining TG, he served as assistant director of client services at Texas Tech University where he was responsible for customer service and advising.

Anderton's career experiences have given him a unique perspective on default aversion, one that allows him to easily connect with students and other financial aid professionals.

"I am a firm believer that knowledge is power and I truly enjoy helping people," said Anderton. "I want students to understand not only how financial aid works but also how valuable an education can be for their earning potential."

Anderton's motivation shows in other ways. In working with students and financial aid offices on the sometimes difficult topic of default aversion, he makes a special point of using humor. Humor serves to humanize what can seem abstract and make interesting what can be dry to listen to.

"Humor is essential," said Anderton. "In our work, we place a priority on engaging students, and humor — and the positive thinking it can lead to — keeps people interested."

Richer learning opportunities

Anderton also draws on personal experience to make his points. "My wife and I are both repaying student loans," said Anderton. "She's a first-generation student, which means she faced some obstacles in going to school. This has certainly given me some insight into the adversities that some students face."

To provide the richest possible learning opportunity for students and schools, Anderton tailors material to the unique needs of each audience. "Each school — just like each student — is different and connecting the dots so that they can use the information in a way that makes sense for them is vital," said Anderton. "College campuses become more diverse each year. I greatly appreciate what I've learned from these schools in terms of their challenges and particular needs. It's also very gratifying when you can make suggestions that help a campus improve its default rate."

More information

To learn more about POSITIVE+BALANCE or TG's other default prevention products and services, contact Rett Anderton or Joe Braxton, TG's default aversion consultants. Rett Anderton can be reached at (800) 252-9743, ext. 4765, or by sending an e-mail message to rett.anderton@tgslc.org. Joe Braxton may be reached at (800) 252-9743, ext. 4696, or by sending an e-mail message to joe.braxton@tgslc.org.

Trends and issues

Sticky situations: increasing loan amounts

In this edition of *Shoptalk Online*, we offer another installment in our series on difficult policy issues that come up occasionally in the Title IV programs (see previous articles in editions [384](#), [390](#), and [394](#)). This article will present several common scenarios involving a student's request for an increased loan amount after the school has already certified the student's original loan.

Things to remember

A student or parent borrower's request for an adjustment to his or her loan amount must always be documented in the student's file. Additionally, a school may not increase the loan amount by making an adjustment to a prior disbursement as this would cause interest to accrue from the earlier date of disbursement rather than the actual (later) date of disbursement.

Q.: A student changes grade level mid-year, and requests a corresponding increase in his or her Stafford loan in the spring semester. Can the school increase the original loan amount even if the loan has been partially or fully disbursed? Or would the additional amount have to be certified as a new loan?

A.: According to the 2006-07 *Federal Student Aid Handbook* (FSA Handbook), page 3-77, the school has three options for increasing loan amounts:

- The school may certify a new loan in addition to the original loan amount. In the case of a change in grade level, the new loan must be certified for the loan period in which the student qualifies for the higher loan limit.
- If the original loan has not been fully disbursed, the school may cancel any pending disbursements and certify a new loan for the amount of the cancelled disbursement plus the additional loan amount for which the student is eligible.
- The school may contact the lender to modify the original loan amount, to adjust to a pending disbursement of the original loan amount, or to schedule an additional disbursement.

If the school opts to certify a new single-semester loan, the school must request two equal disbursements of the new loan or additional amount unless exempt from the multiple disbursement requirement under the provisions in 34 CFR 682.604(c).

For example (using the third option above): a student transitions from grade level 2 to grade level 3 after the end of the fall semester, and before the spring semester loan amount is disbursed. The student contacts the school to request an increase in his or her loan amount. The school increases the original loan amount from \$4,500 to \$5,500 with a new spring loan amount of \$3,250 (the original scheduled disbursement of \$2,250 plus half of the additional loan amount). The school, which is not exempt from the multiple disbursement requirement, requests an initial spring disbursement of \$2,750, then a second disbursement of \$500 at the midpoint, for a total of \$3,250 in the spring semester.

Q.: What if a student reduces his or her original loan amount on the award notification and later requests an increase?

A.: As with the previous scenario, the school may opt to certify a new loan or may instead increase the original loan amount. However, unlike an increase due to a change in grade level, since the additional loan amount is for the entire original loan period, the additional amount may be released as a single disbursement.

For example: the school offers a student \$5,500 in Stafford loan funds for the fall and spring semesters, but the student reduces his or her award amount to \$4,500. Before the second disbursement arrives, the student requests the \$1,000 he or she originally declined, so the school contacts the lender to request an adjustment to the original loan to \$5,500. Since the student could have received half of that amount as part of the first disbursement that was made at the beginning of the fall term, and the fall term has now ended, the school may increase the second disbursement from \$2,250 to \$3,250 and

release the additional loan amount with the second disbursement all at once. The same would apply if the student requested the additional loan amount after receiving the initial spring disbursement of \$2,250 — the school could simply contact the lender to increase the entire loan amount and request an additional \$1,000 disbursement separate from the originally scheduled fall and spring disbursements.

Q.: Can a school process a student’s request for an increase in his or her loan amount after the end of the loan period?

A.: The school may contact the lender to request an increase in the original loan amount after the end of the loan period as long as the loan was certified before the end of the loan period and the student successfully completed the period of enrollment for which the loan was intended (see the *Common Manual*, subsection 8.7.E, for more information about late delivery timeframes for FFELP funds).

Q.: What if a school certifies a fall semester loan for a student who expects to graduate in the fall semester, then the student later realizes he or she will not be able to graduate in the fall, and requests loan funds for the spring semester?

A.: Again, the school may choose to certify a new loan for spring only, with two separate, equal disbursements. Alternatively, the school may contact the lender to request a change in the loan period from the fall semester only to fall and spring, and request a disbursement of the additional loan funds as a single disbursement for the spring semester, since the additional loan amount is for the entire original loan period.

More information

Information presented in this article was drawn from multiple sources, including the FSA Handbook, pages 3-75 through 3-77; ED’s DLB-02-23 (accessible on IFAP at www.ifap.ed.gov); and material and examples were taken from ED’s 2000 Direct Loan Annual Conference Policy Update (a summary from session 21 of the conference, which notes that the guidance provided also applies to the FFELP).

For questions about increasing loan amounts, call TG customer assistance at (800) 845-6267, or send an e-mail message to cust.assist@tgsic.org.

Question of the week

Q.: A school has a summer term with two mini-sessions, and considers the summer to be a single standard term with a single payment period. A student is enrolled in both mini-sessions at three hours each (for a total of six hours; thus, at least half-time). The student’s school has certified a Stafford loan for the student for the full summer term. May the school deliver the first disbursement (or the only disbursement, if the school is exempt from the multiple disbursement requirement) of

the student's funds at the beginning of the first mini-session? And if so, what happens if the student does not attend the second summer mini-session?

Note: This question was asked during the "Taking the Heat Out of Summer" session at the TG Annual Conference on April 4. The following answer, taken from the *Common Manual* and confirmed with the ED regional office in Dallas, provides clarification on this issue.

A.: Yes, the school may deliver the FFELP loan funds of a student who is enrolled at least half-time for the summer term at the beginning of the first mini-session in which the student is enrolled. Since the student is enrolled in the first mini-session of the term, the school may deliver the student's funds up to 10 days before the first day of the first mini-session (unless the student is subject to delayed delivery — see below).

The *Common Manual* subsection 8.7.F states the following:

"Payment Rules for Modular Programs and Mini-Sessions

A student who is enrolled in a modular program (see subsection 6.3.C) is not eligible to receive FFELP loan funds until the first module that he or she will actually attend. For example, the earliest that a school may deliver loan funds to a student who begins enrollment in the second of three five-week modules that comprise a payment period is 10 days prior to the first day of the second module (or 30 days after the date the second module begins if the borrower is subject to delayed delivery).

[2006-07 *Federal Student Aid Handbook*, Volume 4, Chapter 2, p. 4-30]

A borrower subject to delayed delivery (see subsection 8.7.D) who is enrolled in a summer or winter mini-session that is less than 30 days in length is not eligible to receive Stafford loan funds until the student completes the first 30 days of his or her program of study. This may result in the school delivering the funds during a subsequent mini-session or during the next full term. [§668.164(f)(3)]"

If the school delivers the student's loan based on at least half-time enrollment at the beginning of the first mini-session of the summer term, and the student subsequently does not attend the second mini-session, the student is considered to have dropped from at least half time to below half time. There is no effect on the student's loan and the school is not responsible for recovering any delivered loan funds.

If there are any undelivered loan funds, the school can not deliver those funds — because the student is now enrolled less than half-time — unless the school is able to offer those funds in a late delivery. For more information on the conditions for late delivery, see the *Common Manual* subsection 8.7.E.

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.

Legislative update

The First Session of the 110th Congress is in the final stages of approving a FY 2008 budget resolution by the end of April. After that, both chambers' appropriations committees will begin crafting their eleven FY 2008 appropriations bills. Either as a part of this process, or through stand-alone legislation, the reauthorization of the Higher Education Act will also begin in earnest. To learn more about these developments and about education legislation under current review, read the full report on *TG Online* at www.tgslc.org/lege_report/index.cfm.

This, that, and the other

Community college enrollment growth is coming increasingly from online students, leading many institutions to create extensive online student service operations.

Those are some of the findings from a new study on e-learning in community colleges, conducted by the Instructional Technology Council, a group of nearly 500 colleges — almost all of them two-year institutions — with a strong interest in online education.

According to the survey — completed by 320 institutions, a representative sample of community colleges nationally — online enrollments had increased by 15 percent on average over the last year, during a period when community colleges' total enrollment was up by 2 percent.

In addition, 70 percent of responding institutions reported that there was more student demand for distance learning than they could meet.

Read the complete Inside Higher Ed article on the survey at www.insidehighered.com/news/2007/04/16/aacc.



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

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