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

Looking for a Web site that can help you explain the intricacies of Consolidation loans to students? Consider TG's Consolidation Station, which provides an overview of the program, answers frequently asked questions, and even offers a repayment chart for gauging expenses. You'll find TG's Consolidation Station at [www.tgslc.org/borrowers/consolidate/index.cfm](http://www.tgslc.org/borrowers/consolidate/index.cfm).

## Federal updates

### Current special allowance rates: quarter ending June 30, 2007

The following rates apply for the quarter ending June 30, 2007:

- The average of the bond equivalent rates of the 91-day Treasury bills auctioned during the quarter ending June 30, 2007, is 4.90 percent.
- The average of the bond equivalent rates of the quotes of the three-month commercial paper (financial) rates in effect for each of the days in the quarter ending June 30, 2007, is 5.38 percent.

The FFELP special allowance rates for the most recent quarter are available on *TG Online* at [www.tgslc.org/pdf/SA063007.pdf](http://www.tgslc.org/pdf/SA063007.pdf).

## To learn more

For questions about special allowance rates, contact TG customer assistance at (800) 845-6267 or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

## TG updates

### TG offers webinars for latest AdvanTG Web™ and TG Loans By Web™ enhancements

TG works continuously to improve its products and to better meet the needs of its customers. The latest example of its efforts will come online July 21, when TG releases enhanced versions of AdvanTG Web and TG Loans By Web. This release offers an important new ability to schools: it allows them to show more transparency in their lender list selection process. Schools will find the customizable lender list disclosure feature especially helpful in reducing phone calls from borrowers and explaining lender selection to interested parents and students.

TG uses customer feedback to build and enhance its products. This latest round of enhancements is one more example of that process since customer feedback formed the basis for many of the new changes; these include additional data filters, reports, and customized communications that will save users time along with providing students improved service.

Prior to the release of these enhancements, TG is offering various webinar sessions to inform users about these changes. The webinars will provide users an overview of all modifications to screens and functions and include an opportunity for asking questions.

### Added flexibility with AdvanTG Web

Here's a short list of the latest additions to AdvanTG Web features and functions.

- **New look for navigation:** The navigation bar for AdvanTG Web is more consistent with that for *TG Online*. The change should make the shift seamless from one Web site to another.
- **More transparency for lender list feature:** AdvanTG Web now provides for lender list neutrality allowing a school to disclose how it determines its lender list. These lists and disclosure text can be modified by the school through the Institution Administration function. Along with reducing phone calls and questions, this allows the school to avoid any appearance of impropriety by offering information upfront.
- **Continuous Feedback:** Schools, lenders, and students will be able to use Continuous Feedback links in AdvanTG Web and TG Loans By Web to comment on particular functions.

- **Changes to reports:** A field for the Borrower Request Date has been added to the Enhanced Credit Activity Report. This allows the user to quickly see how old a request is. Also, in Report Requests, the Loan Type drop-down field has been changed to check boxes to allow more options for filtering loan types for a request.

### **Customized TG Loans By Web features**

One of the most exciting enhancements in this release gives lenders and servicers the ability to customize information for the borrower in the PLUS Credit Connection™ flow. A lender or servicer can use Institution Administration to create a customized message that will display after the borrower submits a loan request or loan award. This feature can be used to inform borrowers when to expect a credit decision, thus reducing call volume to schools and lenders.

For schools participating in the borrower request flow via TG Loans By Web, a new screen under the Institution Administration called Borrower Request Customized Information allows schools to customize instructions for their borrowers. In addition to giving schools the ability to supply customized messaging to their borrowers, AdvanTG Web will now also allow schools to designate up to five sets of loan period dates and the label for each set of dates. This flexibility accommodates the varied naming standards for semesters across school types. This set of enhancements will provide much more effective communication and improve borrower satisfaction.

### **Improvements for TG Versatile Routing<sup>sm</sup>**

Schools and lenders using TG Versatile Routing will have more options and better reporting based on the servicer ID.

- The added servicer ID is displayed and populated on all applications, loans, and disbursement View screens and Edit Applications and Loans screens.
- The Application/Loan section of AdvanTG Web now gives users the ability to filter by servicer on various screens, including List Applications, List Loans, and List Disbursements.
- The List Applications screen also has a new Credit Status column, which allows a lender that uses PLUS Credit Connection™ to quickly and easily see what credit status has been transmitted to a school.
- A servicer field has also been added to the following reports:
  - Application Information Report
  - Application Status Report
  - Application Transmission Log
  - Credit Activity Report
  - Disbursement Information Status Report (lenders only)

- Disbursement Information Transmission Report (lenders only)
- Disbursement Roster Acknowledgement Report (lenders only)
- Guaranteed Loan Information — TG Guar Only Report
- Loan Disbursement Summary
- Loan Response Transmission Log (lenders only)
- Responses Received Report
- Scheduled Disbursements Report

### **New fields for Integrated Default Assistant™**

Search functions within the Integrated Default Assistant (IDA) portion of AdvanTG Web have improved. By adding delinquency status to the Report Criteria Query, users can easily locate critical delinquency records and focus resources where they are most needed. A new column — Cohort Year — has also been added to the Manage IDA Lettersets screen. This saves additional time when locating the letterset to use for a given cohort year.

### **Modified reports and features for TG Loans By Web**

Along with new Continuous Feedback links, other enhancements have been planned for TG Loans By Web in the areas of E-signature and reporting.

- **Entrance counseling changes:** Entrance counseling has been added to process flows for Grad PLUS applications. After taking online counseling through *Mapping Your Future™*, borrowers are strongly encouraged to return to TG Loans By Web to complete the loan process. Another reminder informs the borrower that completing the loan includes the E-sign process.
- **E-signature checks:** E-sign now captures the employer information; other checks have been included to ensure that the borrower's loan references do not have the same first and last name and that the phone numbers are different.
- **Credit reporting additions:** A completely upgraded credit reporting interface has been added to help schools identify credit activity at a glance. This new List Credit Applications screen will provide critical information about the status of each credit application, including whether the borrower has requested a loan, whether the lender has responded, and if the application is ready for guarantee.
- **Report format and filtering:** In the area of reporting, users now have more options for filtering report requests, which generates more meaningful reports presorted in a logical manner. The Borrower Contact Report field provides schools multiple format options by which to notify the borrower that he or she has a pending certification request. These formats include PDF, Word®, and Excel®, which can be used to create mail merges. When using the TG Loans By Web E-mail Tracking Report, users can filter records based on e-mail status

including the date of the e-mail, whether it was sent, not sent, and/or is pending.

### **Tell us what you think**

Be sure to use the Continuous Feedback button throughout AdvanTG Web to provide us with your thoughts on the latest enhancements. With your help, TG can continue to improve its products and keep up with your changing needs.

### **To attend a webinar**

To learn more about the latest enhancements to AdvanTG Web and TG Loans By Web, please see the dates and times below for webinars.

- **Wednesday, July 18, 10:00 a.m. to 11:00 a.m.:** If you would like to participate in this training, please visit the webinar registration pages on *TG Online* at [www.tgslc.org/training/advantgweb.cfm](http://www.tgslc.org/training/advantgweb.cfm).
- **Monday, July 23, 2 p.m. to 3 p.m.:** If you would like to participate in this training, please visit the webinar registration pages on *TG Online* at [www.tgslc.org/training/advantgweb.cfm](http://www.tgslc.org/training/advantgweb.cfm).

### **For more information**

If you have any questions regarding this information, please contact TG's product support group at (800) 332-1455, or send an e-mail message to [product.support@tgslc.org](mailto:product.support@tgslc.org).

## **Use TG's bilingual resources to help Spanish-speaking students**

The U.S. Hispanic population is growing fast, however fewer Hispanics per capita are receiving degrees than their non-Hispanic counterparts.

Two factors contribute to this disparity: the lack of awareness in Hispanic communities about the financial resources available to help pay for college, and the need among Hispanic parents and students for information in Spanish.

TG is helping to fill this void with a set of English and Spanish resources, including an *English-Spanish Glossary*, which serve to encourage potential Hispanic college students and to ease their path to a higher education.

### **Web-based Spanish-language offerings**

*TG Online's* Spanish Resources page contains links to Spanish-language Web sites and college planning resources. The Web page also promotes uniform language usage, serves as a resource for TG team members who communicate with Spanish speakers, and provides access to Spanish-language public information materials.

TG's public-service Web site, *Adventures In Education* ([www.AIE.org](http://www.AIE.org)), offers middle- and high-school students information in Spanish about all aspects of choosing a career and obtaining a higher education.

### **Print collateral and other media in two languages**



TG offers brochures, postcards, and pamphlets about college access and the FFELP. A large number of these publications are produced in English and Spanish to help you reach a broader audience of students. Among other publications that you can order from TG in either language is *Your Guide to Borrowing for Education*, which provides an overview of the FFELP; *College: The Next Step*, a practical guide for students who will be the first in their family to attend college; and *Facing Your Future*, a brochure that explores ways that high school students can prepare for college.

In addition to online and printed resources, TG promotes access to higher education via broadcasts in Spanish and English of *The FAFSA Made Easy* videoconference. DVD copies of these broadcasts can be ordered through [TG Online](#).

### **The English-Spanish glossary**

One of TG's strongest tools for bridging the language barrier is the *English-Spanish Glossary*. The glossary, available on *TG Online*'s Spanish Resources page at [www.tgslc.org/spanish/index.cfm](http://www.tgslc.org/spanish/index.cfm), offers higher education professionals a translation of standard terms relating to higher education, which aims to promote greater consistency in the vocabulary used in Spanish-language materials about higher education.

"TG had its own glossary and ED had its version as well," said Maria Luna-Torres, director of educational finance initiatives at TG. "There were too many glossaries with similar terminology that were being used by different organizations."

The latest edition has evolved in its scope and includes additional entries, many of which relate to changes made to the federal student aid programs under the Higher Education Reconciliation Act (HERA) of 2005.

### **Learn more**

Spanish-language materials can be ordered online by visiting TG's *Online Forms and Publications Ordering* page on *TG Online* at [www.tgslc.org/order/index.cfm](http://www.tgslc.org/order/index.cfm).

For more information about TG's Spanish-language resources and to access the *English-Spanish Glossary*, visit *TG Online* at [www.tgslc.org/spanish/index.cfm](http://www.tgslc.org/spanish/index.cfm).

## Update your students on the latest loan interest rates with TG's new poster



On July 1, 2007, new interest rates on Federal Stafford and PLUS loans came into effect.

TG offers an interest rate poster that displays the new variable and fixed interest rates for the Stafford and PLUS loans. The poster is a simple and convenient solution to informing borrowers of the important interest rate changes. Consider posting it in your office lobby.

### To order the poster

To order the new interest rates poster, visit the *Online Forms/Publications* ordering page on *TG Online* at

[www.tgslc.org/order/index.cfm](http://www.tgslc.org/order/index.cfm).

### To learn more

You can direct your student and parent borrowers to other sources of help as well as post this poster in your office lobby. For questions about the FFELP or the latest changes to interest rates for Stafford and PLUS loans, contact TG's customer assistance team at (800) 845-6267, or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

## Trends and issues

### NASFAA President Dallas Martin announces retirement

After 32 years of serving as president of the National Association of Student Financial Aid Administrators (NASFAA), Dallas Martin has announced his plan to retire on December 15th of this year.

In an announcement on the NASFAA Web site, Martin is described as "a pioneer in leading the fight to improve access and choice and in making educational opportunities a reality for any student who wants a postsecondary education." NASFAA will release further information about their CEO transition process and proposed timeline in the near future.

### For more information

For details about Dallas Martin's retirement, please visit the NASFAA Web site at [www.nasfaa.org/publications/2007/dallasretirement062907.html](http://www.nasfaa.org/publications/2007/dallasretirement062907.html).

### Skill builders: Tame the paper beast

Take a look around your office or cubicle. If you're like many others, you probably have stacks of loose paper, groups of stapled and paper-clipped sheets, legal-sized

sheets folded to fit regular stacks, and file folders of multiple colors. Self-stick notes dot the landscape, some attached to documents and others to computer monitors or phones. Perhaps some notes are crumpled in reference books or attached to business cards.

We live in an electronic age; however paper is here to stay. Even though you may be organized enough to keep your business card information in your e-mail system and your electronic documents neatly organized in folders on your hard drive, everyone can benefit from some tips on handling the "holdout" paper from a bygone era. Here are a few recommendations.

**When a document lands on your desk, act on it, assign it to someone, or toss it out immediately.**

The fastest way to create stacks of useless paper is to collect printed matter "for later review." Commit yourself to act on a document the first time you pick it up — either act on it, delegate it to someone to handle, or throw it out if it requires no action. One easy way to see how much time and effort you may be wasting in handling paper is to add a tick mark with a pencil to the front of the document every time you touch it. If you end up with lots of marks on a document, you may be wasting valuable time handling paper unnecessarily.

**Create a month and year "progression" file to manage papers as they come due for action.**

To set up a progression file, obtain 43 individual file folders. Label 12 of these folders for the months of the year (January to December) and the remaining 31 with the numbers 1 to 31 (one for each day of the year). Your numbered folders should be used to file current month items; the month folders should be used for items due later. Now, just file documents and notes in the day or month they will require action. Review your day folder each day, and sort and file monthly items at the beginning of each month.

**Keep only active documents (those you must use at least once a day) on your desktop.**

Any document that is not needed at least once a day should not be kept on your desktop; it only creates clutter. Weekly and monthly items should be kept in a filing cabinet close by, organized for easy retrieval. Documents used less than monthly can be stored away from your immediate work area.

**Avoid self-stick notes; they make you more vulnerable to information loss.**

Self-stick notes have become extremely popular, but they can be dangerous if used inappropriately. Critical phone numbers, names, and numbers scribbled on self-stick notes can be lost if they are separated from the document on which they are attached, so be very careful. Even notes attached to telephones and computer screens frequently contain information that is best stored elsewhere; often they contain sensitive information that should not be displayed for all to see.

### **Set up and keep a daily planner to document your activities.**

Getting started using a daily planner can be difficult, but once you discipline yourself, this resource can save you significant time and effort. There are many planning systems available, and most can be configured to meet your preferences and needs. At a minimum, use planners to keep schedule information, tasks to complete, and notes on meetings and conversations. One other thing — avoid keeping planner information in multiple places. You'll lose information and become frustrated when your information is not centralized.

### **When keeping progressive edits, clearly identify source, date received, and date acted upon.**

If you are editing documents on paper, and you must keep revisions and comments or suggestions from others, try to clearly identify the source of the edits along with which items were incorporated into your final document. Use a highlighter to indicate which suggestions were included, and store all revisions together. This will make it easier to identify the source if any changes are challenged.

### **Learn to use electronic editing features of word processing software.**

Almost all popular word processing applications now offer editing and tracking features. Learn to use these features whenever possible. By documenting everyone's changes electronically, you can minimize the need for printed revisions, and in most instances you can display changes made even after the document has been completed. If your document is to be released electronically to the public, make sure you use software that permanently removes these editing notes.

### **To learn more**

TG offers a variety of training through the TG Speakers Bureau, a service which can help you bring your new hires up to speed whether the issue is financial aid policy, industry regulations, or professional development. To find out more about these trainings and to request training for your office new hires, visit *TG Online* at [www.tgslc.org/speakers/index.cfm](http://www.tgslc.org/speakers/index.cfm).

## **Question of the week**

**Q.: A borrower is currently serving in a military operation in Iraq. Can a family member or friend request a deferment on the borrower's behalf?**

**A.:** Yes, for loans first disbursed on or after July 1, 2001, a borrower's representative may request a Military Deferment on the borrower's behalf. Dear Colleague Letter (DCL) GEN-07-04 announced the new Military Deferment form which allows in section 2 for a borrower's representative to complete and sign the form on the borrower's behalf if the borrower is unable to do so.

A borrower's representative may request an Armed Forces deferment on behalf of a qualifying borrower, if the borrower is an affected borrower per the Higher Education Relief Opportunity for Students (HEROES) Act of 2003 waivers; see section H.4.A of the 2007 *Electronic Common Manual* for more information regarding the HEROES Act.

In order to qualify for the Armed Forces deferment, the borrower must:

- have an outstanding balance on a FFELP loan that was made before July 1, 1993; or,
- have had an outstanding balance on a FFELP loan made before July 1, 1993, when he or she obtained a loan disbursed on or after July 1, 1993; or,
- in the case of a PLUS borrower, have a PLUS loan that was disbursed before August 15, 1983 — although few borrowers will meet this criterion.

To access GEN-07-04, visit <http://ifap.ed.gov/dpccletters/GEN0704.html>. A PDF version of the new form is also available on *TG Online* at [www.tgslc.org/forms/frms\\_def.cfm](http://www.tgslc.org/forms/frms_def.cfm).

The 2007 *Electronic Common Manual* can be accessed at [www.tgslc.org/policy/integrated\\_online\\_manual.cfm](http://www.tgslc.org/policy/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](http://tgslc.custhelp.com).

### **This, that, and the other**

The National Center for Education Statistics (NCES) has released its annual *Condition of Education* report — the *Condition of Education 2007*. The report summarizes important developments and trends in education using the latest available data. It presents 48 indicators on the status and condition of education and a special analysis on high school course-taking. The indicators represent a consensus of professional judgment on the most significant national measures of the condition and progress of education for which accurate data are available. The 2007 print edition includes 48 indicators in five main areas: participation in education; learner outcomes; student effort and educational progress; the contexts of elementary and secondary education; and the contexts of postsecondary education.

To view and download or print a PDF file of the report, visit the NCES Web site at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2007064>.



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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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