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Tip^{of} the Week

TG offers you a number of resources to help your students with all their financial aid needs, including a database of frequently asked questions about student loans and loan repayment called *Ask TG™*. You can direct your students to it at <http://tg.custhelp.com/cgi-bin/tg.cfg/php/enduser/home.php>.

TG update

Stock up on financial aid brochures and collateral for the fall through TG



With peak season in full swing and the fall semester beginning, your financial aid office is probably at its busiest, managing lines of students, answering phones, and processing paperwork. One way you can give your students quick, comprehensive information and potentially lessen your office workload is through easy-to-mail brochures on financial aid. TG offers a suite of publications on many of the issues important to your students, including borrowing through the

FFELP, the Graduate PLUS and Parent PLUS loans, managing credit and debt, and the effects of dropping below half-time enrollment.

If you're looking to supplement any materials you provide students on educational loans, consider these well-organized, comprehensive publications. You can stock these materials in your office lobby or mail them to students. Note that the following represents only a sampling of TG's complete line of brochures. You can find a catalog of TG's publications online at www.tgslc.org/order/index.cfm.

- ***Your Guide to Borrowing for Education:*** This brochure spells out the advantages of the FFELP, provides a synopsis of how the program works, and specifies the various loan offerings, including the subsidized Federal Stafford Loan, unsubsidized Federal Stafford Loan, and the Federal PLUS Loan for parents of dependent students and for graduate/professional students. The brochure has been updated in accordance with changes required by the Higher Education Reconciliation Act (HERA) of 2005. Available in both English and Spanish.
- ***Graduate PLUS Loan and Parent PLUS Loan brochures:*** These brochures lay out the entire loan process for both types of PLUS loans, describe loan terms, and concisely explain the advantages of PLUS loans as compared to other types of higher education financing. Borrowers will find the easy-to-understand language especially helpful in explaining the details of the credit check process, interest rates, and loan distribution times. The *Parent PLUS* brochure is available in both English and Spanish.
- ***Credit and Debt:*** TG's *Credit and Debt* brochure offers tips on how to use credit cards judiciously and maintain a low credit card debt. It also includes a lexicon of many credit terms that student-borrowers may encounter for the first time once they apply for a card. Also, students will find a description of what a credit score is and what a credit report provides to those checking for credit scores.
- ***Decreasing Coursework:*** When students drop below a half-time status or withdraw from school, they often forget about the financial consequences. TG's brochure outlines the repercussions of dropping below half time: Grace periods start and loans come due; scholarships may need to be returned; grants may need to be repaid. In short, all the obligations that come with student aid begin almost immediately. The brochure cautions students to consider all their options before making such a choice.
- ***Frequently Asked Questions:*** This publication answers many of the general questions your office staff hears on a daily basis — for example, "Is consolidation right for me" or "What is forbearance?" The brochure also provides instructions on what students should do if they begin receiving bills while still in school, or if they can no longer make payments on a student loan. Available in both English and Spanish.
- ***Teacher Loan Forgiveness:*** This brochure outlines the Teacher Loan Forgiveness (TLF) Program, describes the qualifications for loan forgiveness, and details how to apply for loan forgiveness. 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.

To order

To obtain a supply of TG's brochures, visit the *Online Forms/Publications* ordering page on *TG Online* at www.tgslc.org/forms/index.cfm.

To find out more

If you have questions about information available in these brochures, please call TG customer assistance at (800) 845-6267, or send an e-mail message to cust.assist@tgslc.org.

Tech report

Product spotlight: Prescreen student job applicants with TG CollegeWorks By Web™

TG works to be responsive to customer needs. One area that TG has given particular attention to is student job placement. TG offers schools an all-in-one tool for administering student jobs — TG CollegeWorks By Web. Using TG CollegeWorks By Web, administrators can post positions online, gather applications, and match qualified applicants with job openings. The interface simplifies the student experience and reduces the time it takes financial aid staff to review applications. Students like TG CollegeWorks By Web's round-the-clock availability through the Web. Administrators like the many system features that make job placement an easy-to-manage process.

Unique pre-screening feature

TG CollegeWorks By Web helps schools save time and money. One way it does this is by giving administrators the ability to prescreen applicants through a set of questions posted online with a notice of the job opening. With this feature, a designated administrator or supervisor for the system can add position requirements for filling the position or filter applicants according to experience, knowledge, and ability.

The system accepts a variety of questions, including the following types: yes/no, true/false, multiple choice, and open text. Open text questions allow the applicant to answer questions that may require longer description such as "Why would you consider yourself to be a good fit for this position?"

Once added to the system's "Question Bank," a question will be saved for your school to access until an administrator or supervisor deletes it. Previewing other questions can ensure duplicate questions are not entered. Note that questions are created prior to creating the posting to allow you to draw on others' questions or to

establish a different type of question. Also, schools can assign weights to questions to emphasize the most important attributes for the position.

Schools have the ability to assign a “Prescreen Passing Score” to help ensure that the majority of the attributes are addressed and that minimum requirements are met. If a school prefers to see all applicants regardless of scores, an administrator can assign a passing score of zero.

For more information

To find out more about this addition to TG's suite of electronic tools for financial aid professionals, contact your TG account executive at (800) 252-9743 or send an e-mail message to relationship.management@tgslc.org.

Trends and issues

Focus on academics: Give your students the keys to succeeding in school

Many colleges and universities are offering students some basic form of instruction on how to study, prioritize class work assignments, and do well academically. At the same time, more financial aid administrators are linking strong academic performance to a successful career post-graduation and, ultimately, paying off student loans.

TG offers a comprehensive workshop on life success and financial literacy that helps to foster students' skills in academic success, among other things. The program — POSITIVE+BALANCE™ — is fully customizable and can be integrated with existing campus programs on academic and career development.

Your financial aid office can request POSITIVE+BALANCE training for your campus. To give you a sense of the material, here's information from a lesson on becoming a better student. You may draw from this content for your own program or take advantage of TG's readymade workshop, including trainers and collateral.

- **Outline ways to prioritize and set good study goals:** Planning makes the best use of resources and ensures the academic experience is a good one. Establish a pattern for studying on a daily basis and follow it. Set a specific amount of time each day and even use the same place to study. Avoid setting a large number of project goals that come due at the same time. Set milestones for longer goals. Celebrate achievement and recognize hard work at each milestone.
- **Identify key time management concepts and techniques:** Organize your study and workspace to be clean and to cut down on wasted effort. Maintain similar subjects and study materials in one place. Look for opportunity to study or think in that spare moment — maybe the ride home on the bus, waiting for friends, or even traveling home by plane.

- **Evaluate and choose effective study techniques:** Prioritize and rank projects and assignments — large ones first so that the remaining tasks are easier to complete and take less effort. Alternatively, create challenges that require a shift in thinking or approach. This stirs creativity. Look for study support from others, including peers, mentors, study groups, and, of course, college faculty.

Learn more

To find out more about POSITIVE+BALANCE or TG's other default prevention solutions, tools, and services, contact your account executive at (800) 252-9743. You may also contact Rett Anderton or Joe Braxton, TG's default aversion consultants, directly. Rett Anderton may 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.

Five ways to make your financial aid Web site a hit with students

According to the *2006 Alloy College Explorer Study*, students spend an astonishing 3.5 hours online each day. Truly, for the newest generation of students — the class of 2011 — the Internet is an all-purpose communication tool, offering a way to access class assignments, to socialize with other students, or to manage the administrative work of completing applications for financial aid. Financial aid offices are finding that their Web sites are an essential hub of information for students, one that can add efficiency to the student loan process and establish a strong customer service relationship with students.



If you're responsible for content on your school's financial aid Web pages, consider how you can make the site even more of a versatile, effective tool for your customers. You'll find that with the right combination of features and functions you can anticipate student questions and potentially reduce the administrative work your office handles. Here are a few suggested ideas for Web site content. If you don't have the resources to add these elements to your current financial aid pages, keep in mind that TG offers several of them through its award-winning *Adventures In Education (AIE™)* Web site. AIE, TG's public-service Web site, helps students and families prepare and pay for college as well as explore career options.

Consider these features for your office's financial aid Web pages:

- **Self-serve forms center:** Stock your Web site electronically with federal applications and forms that help you explain the financial aid process, Work-Study, student job placement, or college and career success. As much as possible, make information that's available in hardcopy form also available

electronically. You'll cut time for students searching for information and perhaps save them a trip to the financial aid office.

- **Comprehensive financial aid calendar:** Month by month, keep your students on track filling out the Free Application for Federal Student Aid (FAFSA), applying for scholarships, or planning for qualifying tests like the SAT or Graduate Record Exam (GRE). Compile a calendar that details the deadlines for paperwork and that offers a timeline for planning and preparing for the student loan process each year.
- **Sample budget worksheets:** If they just graduated from high school, your freshmen probably have little experience balancing a checkbook or computing their monthly expenses. Give them a template budget to follow in the form of costs they can expect. A blank worksheet budget will help them anticipate their annual cost-of-living requirements and provide a handy tool for establishing sound fiscal management.
- **Calculators:** More colleges are offering online calculators to help students project monthly loan payments once they graduate; to gauge the EFC or estimated family contribution that parents can make; or to determine what students will take home in pay given a certain salary level. Calculators are great for finding out whether a chosen career field offers a reasonable wage for handling expected student loans.
- **Feedback conduit:** Offer your students a way to rate or provide an opinion about your site or about the services you provide. You'll get useful information on how they use your site and how best to give them the information they want.

For more help

AIE offers students and their families a well-designed Web site on college and career planning. Visit it at www.AIE.org. If you have questions or need more information about the site's content, contact TG's communications team at (800) 252-9743, ext. 4588, or send an e-mail message to communications@tgsic.org.

Question of the week

Q.: A parent was originally denied a PLUS loan but was later approved after obtaining a credit-worthy endorser. The parent has now requested an additional PLUS loan amount. Does the parent have to apply for the additional PLUS loan amount using another Federal PLUS Loan Application and Master Promissory Note (PLUS MPN) and another Endorser Addendum?

A.: Yes. According to the *Common Manual* Section 6.16:

"If the lender determines that the borrower has an adverse credit history and an endorser is used, a separate Endorser Addendum is required for each PLUS loan. In any case in which an endorser is required, a new PLUS MPN is required

for each loan regardless of whether an endorser is required for the subsequent loan. Any increase in the requested loan amount by the borrower must be approved by the endorser and requires a new PLUS MPN and Endorser Addendum. [DCL GEN-03-03; DCL FP-06-05]"

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

The Federal Deposit Insurance Corporation (FDIC) issued a collection of 51 tips for helping consumers save money on loans and credit cards. Packaged in a special edition of the agency's quarterly *FDIC Consumer News*, these tips provide ideas and information on topics such as how to get the best possible interest rates, avoid paying unnecessary fees, find "emergency" cash at affordable prices, and steer clear of credit-related rip-offs and scams.

The publication, titled "51 Ways to Save Hundreds on Loans and Credit Cards," includes tips for saving money in a consumer's basic financial affairs. A few examples of suggestions include: paying bills on time to maintain a good credit record and qualify for low rates; checking credit reports for accuracy; reviewing existing loans and credit cards; and comparing products offered by a few competitors and then negotiating the best deal.

This special edition of *FDIC Consumer News* can be read or printed online at www.fdic.gov/consumers/consumer/news/cnsum07.



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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 send an e-mail message to communications@tgslc.org.

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