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

Ensure your campus is up-to-date on the latest in policy and regulatory changes. Refer to TG's policy pages on *TG Online* at [www.tgslc.org/policy/index.cfm](http://www.tgslc.org/policy/index.cfm), which includes links to the *Integrated Common Manual*, the *Federal Student Aid Handbook*, and *Dear Colleague Letters*.

## Federal updates

### NPRM comments due soon

Have a burning desire to influence federal regulations and shape the future of financial aid policy? Now is your chance! ED is currently soliciting comments on proposed changes to the regulations for general provisions and the Academic Competitiveness Grant (ACG) and National SMART Grant programs.

If you've never submitted comments to ED, you may be unsure of the protocol and process. Here are a few tips for developing and submitting your comments:

- A comment can be a criticism, a suggestion, a question, or an endorsement.
- For each of your comments, clearly identify the section of the proposed regulations to which your comment pertains.

- If you believe the language in a proposed regulation could be improved, suggest alternative language.
- If you agree with a proposed regulation but think the language is unclear, you may request that ED provide clarification and interpretation in the preamble to the final rules.
- Positive comments are just as important as criticisms — if you like a proposed change, your endorsement could offset another commentator's objection.
- State your comment clearly and concisely, and provide a rationale for your argument.

### **Submitting comments**

Time is running out — comments will be accepted through September 6, 2007, on the proposed ACG and National SMART Grant program regulations, and through September 7, 2007, on the general provisions proposals.

Although comments may be submitted by postal mail or commercial or hand delivery, the easiest and quickest method is via the online submission system at [www.regulations.gov](http://www.regulations.gov). Under "Search Documents," go to "Optional Step 2," then select "Department of Education" from the "Federal Department or Agency" drop-down box. To add or view public comments, select ED-2007-OPE-0135 (ACG and National SMART Grant) or ED-2007-OPE-0134 (general provisions) in the "Docket ID" column.

### **More information**

For questions about the recently released regulations, contact TG customer assistance at (800) 845-6267, or send an e-mail message to [cust.assist@tgsic.org](mailto:cust.assist@tgsic.org).

### **New Consolidation forms reminder**

Last March, ED released DCL FP-07-03, announcing the availability of the revised Federal Consolidation Loan Application and Promissory Note (Consolidation Loan Application). As a reminder, FFELP participants may continue to use their existing supply of Consolidation Loan Applications until October 1, 2007. After that date, only the revised Consolidation Loan Application may be provided to borrowers and supplies of "old" forms should be destroyed. Lenders may, however, process the prior version of the Consolidation Loan Application if a borrower submits that form to the lender after October 1, 2007.

### **Changes to the forms**

As a result of revisions to the Consolidation Loan Application forms, business partners are no longer required to provide the addendum to the Federal Consolidation Loan Application and Promissory Note that was introduced in July 2006. The addendum will remain available on *TG Online* until October 1, 2007, for the convenience of our customers who wish to exhaust existing supplies of the

former application, but it has been moved to the end of the Consolidation Loan Application forms list.

### **For more information**

To access DCL FP-07-03, go to <http://ifap.ed.gov/dpclletters/FP0703.html>. The DCL includes the related forms and attachments in PDF format. In addition, TG has posted the typeset version of the revised forms in PDF format on *TG Online* at [www.tgslc.org/forms/frms\\_con.cfm](http://www.tgslc.org/forms/frms_con.cfm).

## **TG updates**

### **TG awards Milton G. Wright Scholarships to six students**

Six recent high school graduates have been selected to each receive the \$500 Milton G. Wright Scholarship, awarded each year in honor of TG's former president and CEO.

The six scholarship winners were selected from a pool of high school seniors who participated earlier this year in *The FAFSA Made Easy*, a video program hosted by TG to help students and families complete the Free Application for Federal Student Aid (FAFSA).

Funds for the Milton G. Wright Scholarship are raised by TG employees and matched by TG's Board of Directors.

"Our primary mission at TG is to create access to higher education," said Sue McMillin, TG President and CEO. "This scholarship program illustrates our team members' personal commitment to helping students pay for college."

### **Spotlight on TG's Public Benefit Grants: Texas State University Student Support Services' E-tutoring**

Many colleges are investing in various strategies to enroll more students — attending financial aid fairs at local high schools or offering prep courses on required exams like the SAT, for example. But enrollment is only one hurdle in a series that students encounter as they make their two- or four-year journey toward a degree. Colleges and universities are finding that retention presents its own set of challenges. Some schools are taking a close look at their retention programs, even using 21st century technology to improve student services like tutoring, a traditional stalwart on many campuses for maintaining academic performance and student interest.

Texas State University's Student Support Services, an on-campus TRIO program, has added an electronic component to its tutoring service: Now students can go online to access one-on-one tutoring on a range of subjects, including mathematics, statistics, Spanish, writing, science, and business studies. One of the great benefits of this e-tutoring program is that students can take advantage of the service

outside regular business hours during the week and on the weekend. In fact, e-tutoring in math is available round the clock, seven days a week. To qualify for e-tutoring, students do have to be first in their family to go to college or demonstrate high financial need.



Interested in college programs that help students succeed academically, especially first-generation students, TG was glad to provide a grant through its Public Benefit Program for Texas State's e-tutoring for this academic year.

### **Working subjects via the Web**

Texas State's e-tutoring employs an interactive graphical interface, or "whiteboard," based on the Web. Students log in to access the service and select a subject. They communicate with their e-instructor either in an online session or by submitting a question, which is saved until an instructor can respond. Using the whiteboard, students and e-instructors can enter text, symbols, and even drawings that identify and help resolve questions.

A typical session works much like an in-person tutoring session: E-instructors pose a series of questions and students offer information and answers, working to clarify what they know and learn more. E-instructors may give examples of similar problems to demonstrate how to solve the problem at hand. Once the initial issue has been solved, the e-instructor ends session with some feedback to encourage the student to keep learning.

To make students aware of the e-tutoring program, Student Support Services held various orientation sessions for qualified students at the beginning of the academic year. They also advertised the service via on-campus posters. Student Support Services participants are required to attend a minimum of three activities — workshops, campus events, tutoring, etc. — per semester, which helps to drive interest in the service.

The program has proved to be an effective support for Texas State tutoring program. By the end of August, students had attended a total of about 150 online sessions, asking questions and receiving help on over a half-dozen subjects. Usage times varied but averaged generally about 2.5 hours. In terms of specific need, most students used the service for a given class assignment or to prepare for an exam.

### **About TG's Public Benefit Award Program**

TG established its Public Benefit Award Program to promote college access and student retention in higher education. The program provides grants to institutions that have projects and services created to enhance academic access and success. To receive funds, organizations are required to submit proposals that address the issue of access to postsecondary education and that focus on the needs of first-

generation college students, students from high schools with low college-going rates, and/or students who are underrepresented in higher education.

### To learn more

If you'd like to learn more about TG's Public Benefit Grant Program, you'll find a description of its purpose and process on *TG Online* at [www.tgslc.org/publicbenefit/index.cfm](http://www.tgslc.org/publicbenefit/index.cfm).

## Training focus: Renew your financial aid mission and get more out of work through TG's *For The Love of It* training

The end of peak season is right around the corner, but you may have found yourself suffering from a minor case of burn-out. Stress over a sustained period has a way of sapping energy, and even, in extreme cases, causing people to question their dedication to work.

TG offers a remedy in a training session it provides through the TG Speakers Bureau called *For the Love of It*. Originally created by Dewitt Jones of *National Geographic*, *For the Love of It* defines a systematic way to renew your focus at work and help you sustain your energy levels even during challenging times.

According to TG senior corporate trainer Darron Grussendorf, the training offers a number of benefits to financial aid officers. "Without passion, we simply go through the motions and forget what it was that attracted us to working in higher education in the first place," said Darron. "This training tells us that we don't need to do something radical like change professions in order to renew our dedication and spirit, but rather change the way we look at the job we already have."

Darron adds that the most effective financial aid officers are those with a solid understanding of the financial aid process and a genuine passion for serving others.

To illustrate the approach of *For the Love of It*, here's a concise synopsis of some key points. Group activities throughout the presentation help participants relate particular topics to their work lives.

- **Seek out models in your organization who love what they do.** Their passion can be contagious. Look for mentors and guides – people who are different than you or very successful in their work, and those who are willing to share what they know.
- **Behave as if you already do it:** Behavioral research shows that we tend to integrate behavior into our normal repertoire of actions if we act it out first. If you act a different model of handling conflict, for example, you're likely to follow the pattern the next time issues come up.
- **Project the good you need:** Studies show that positive people attract other positive people to them. In the same way, if you believe you will be successful, opportunities for success will probably appear in your life. The mind can be a

powerful tool in terms of envisioning and then creating opportunities for positive exchange and interaction between you and your students or coworkers.

- **Impart your knowledge, passion, or an attitude:** By passing on what you know and believe, you reinforce it and validate your own knowledge and emotions. In essence, you become a “success” because you show to others that what you know works. Try coaching or mentoring junior staff members or those just learning a new skill.
- **Make the situation work for you:** First, understand that we don't have the power to control everything; then look on an adverse situation as a chance to learn or do well. Also, to replenish your energy levels, seek out those things that bring you joy outside work or on the job.

### Learn more

For more information about *For The Love of It* or to schedule a TG Speakers Bureau event, contact your account executive at (800) 252-9743, or send an e-mail message to [relationship.management@tgslc.org](mailto:relationship.management@tgslc.org).

## Trends and issues

### Question of the week

**Q.: If a graduate/professional student is currently in default on a Stafford loan, can the student can still receive a Grad PLUS loan?**

**A.:** No. Per the 2007-08 *Federal Student Aid Handbook*, page 1-41, “A person generally isn’t eligible for Federal Student Aid funds if he is in default on a Federal Student Aid loan or he owes an overpayment on a Federal Student Aid grant or loan and he has not made a repayment arrangement for the default or overpayment.”

In addition, per the *Common Manual* subsection 5.2.E, “A prospective Stafford or PLUS loan borrower is ineligible for a FFELP loan if he or she ... has an outstanding, unresolved default on any Title IV loan (a FFELP loan, FDLP loan, Federal Perkins loan, or Federal Insured Student Loan) obtained for attendance at any school.”

### 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

If you're looking for help in creating interesting programs in celebration of Constitution Day, you might consider FREE, Federal Resources for Educational Excellence, an ED-supported Web site created for K-12 students and teachers. FREE's Web page devoted to the Constitution offers links to a number of federal sites including the Library of Congress and its historical holdings on the Federalist Papers and the James Madison papers. It also provides a link to an Interactive Constitution, which lets you search the Constitution and find relevant passages and explanations; a special Constitution Day Resources area, which features primary documents and lesson plans; and a link to a documentary history of the First Federal Congress, which provides the debates, legislative histories, and correspondence of the First Federal Congress.

You can find the site at

[www.free.ed.gov/subjects.cfm?subject\\_id=19&res\\_feature\\_request=1](http://www.free.ed.gov/subjects.cfm?subject_id=19&res_feature_request=1).



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