

In this issue:

Federal updates	1
Closed school corner	1
Current special allowance rates: Quarter ending September 30, 2007	2
TG updates	2
College Cost Reduction and Access Act training event rescheduled	2
Ray De Anda, a TG customer relationship specialist, serves up financial aid expertise in Spanish and English	3
Spotlight on TG's Public Benefit Program: Saved By The Bell Academic Intervention Program	4
Trends and issues	6
Management workshop: The essential manager's skill — listening	6
Question of the week	8
This, that, and the other	9

Tip^{of} the Week

Looking for a comprehensive program to help you and your office in its default aversion efforts? TG offers a suite of tools including ad hoc reports, training, and other information. To find out more, visit

www.tgslc.org/default/index.cfm.

Federal updates

Closed school corner

The following table provides a list of newly reported school closures and error corrections from the Postsecondary Educational Participants System (PEPS) and from the September 2007 Closed School Monthly Report supplied by the Department of Education.

Newly reported closures

OPE School ID	School Name and Address	Unofficial Closure Date	ED's Official Closure Date
00992502	Ivy Tech Community College of Indiana	N/A	09/12/06

OPE School ID	School Name and Address	Unofficial Closure Date	ED's Official Closure Date
	3501 First Ave. Evansville, IN 47710-3398		
00854703	Ivy Tech Community College of Indiana 8000 S. Education Dr. Terre Haute, IN 47803 9705	N/A	08/31/06

Current special allowance rates: Quarter ending September 30, 2007

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

- The average of the bond equivalent rates of the 91-day Treasury bills auctioned during the quarter ending September 30, 2007, is 4.51 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 September 30, 2007, is 5.39 percent.

The FFELP special allowance rates for the most recent quarter are available on *TG Online* at www.tgslc.org/pdf/SA093007.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.

TG updates

College Cost Reduction and Access Act training event rescheduled

Due to technical difficulties, TG's College Cost Reduction and Access Act (CCRAA) webinar, originally scheduled to occur today, was canceled. We apologize to those who attempted to attend today's event and hope that you will be able to join us on the new date and time for this timely and informative training — **Tuesday, October 16, from 1:00-2:30 p.m. CST.**

For the rescheduled event, we will not be using the teleconferencing system that was originally chosen for today's event. Instead, we will be using the AT&T teleconferencing system familiar to many participants who have attended previous TG teleconference events. This rescheduled teleconference will not have a video component, but simply a dial-in number for listening capability, so we encourage registrants to download the training materials, available on our Web site at www.tgslc.org/training/teleconference/teleconf071016.cfm, prior to the event. That

way, you can follow along with the handout as the presenters conduct the presentation.

To register

Since we will be using a different presentation system and format than the original event, all participants — even those who registered for the original event — are asked to pre-register with AT&T online by visiting www.att-rsvp.com, or by telephone at (877) 471-4350.

When pre-registering for the teleconference, please reference Conference ID number 890793.

Again, we apologize for any inconvenience that technical difficulties caused for those attempting to join today's Webinar.

This teleconference is being offered at no cost and is open and available to participants from any institution.

More information

For more information, contact Sheila Casey at (800) 252-9743, ext. 4576, or send an e-mail message to sheila.casey@tgslc.org.

Ray De Anda, a TG customer relationship specialist, serves up financial aid expertise in Spanish and English



This Christmas, Ray De Anda, a TG customer relationship specialist, will mark his 17th year with TG's customer assistance team — a testament to his loyalty to customers and to the challenge he finds in the complicated field of financial aid.

"Anyone who can pick up a phone or send an e-mail is my customer," said Ray. "I help students, parents, financial aid and lender representatives. And the issues involved are

constantly changing."

Customer assistance is one of several TG call centers fielding questions from students and schools. Each member of customer assistance develops an expansive knowledge of the FFEL program as well as state and other federal programs. Their expertise comes in handy. Team members answer a broad spectrum of calls, from the very simple — "How much am I able to borrow?" — to the complex — the parent of an eighth-grader who wonders which high school curriculum his or her child should take in order to be eligible for a particular grant program.

For Ray, the variety keeps things interesting. Typically during peak season, Ray can answer as many as 100 calls a day even as he's completing other tasks. "Every request is different — you never know what the next question will be," said Ray.

Helping borrowers through the Teacher Loan Forgiveness Program

The customer assistance team is a close-knit group, which partly explains their great success with customers. Last year, they earned a 4.8 customer satisfaction score out of a possible 5. But they also rely on other strategies for getting their work done quickly and efficiently. One method involves assigning financial aid subject areas to certain team members who then become experts on that subject. Ray's focus has become the Teacher Loan Forgiveness (TLF) Program.

"I helped develop internal procedures for administering the TLF program," said Ray. "I also coordinate benefits with other guarantors to ensure that the borrower is given full credit for their eligible teacher service."

The task is one more thing that Ray finds satisfying in his position. For Ray, administering the program not only helps borrowers but offers benefits to society at the same time. He also enjoys the experience of providing the solution or service that earns him instant gratitude.

Ray gathers some of that goodwill in other ways. As one of several resident financial aid experts at TG who provide help to borrowers in Spanish and English, Ray is both popular and well-liked by customers. His fluency comes in handy especially in answering more challenging questions on financial aid.

Given his experience and knowledge, Ray plays an integral role in helping the customer assistance team resolve borrower issues quickly. For his part, Ray feels empowered in providing that much-needed answer or solution.

"If a customer has been searching for an answer for some time, I like being able to help," said Ray. "I think that's when I'm at my best and prove our company slogan — that TG really is 'The Guarantor of Choice'."

To learn more

To contact TG customer assistance with questions of your own, you may call (800) 845-6267, or send an e-mail message to cust.assist@tgsic.org.

Spotlight on TG's Public Benefit Program: Saved By The Bell Academic Intervention Program

Statistics paint a difficult picture for many students of Bibb County, Georgia. According to census data, 57 percent of resident families live at or below the poverty line. Educational attainment levels are also low — only 27 percent of adults have a bachelor's degree and an alarming 22 percent haven't graduated from high school, according to the Department of Labor. In addition, the county has a population of about 1,300 school-age youth in the custody of Child Protective Services and Child Placement Services. For these young people, many factors work against their graduating from high school and going on to college, including the neglect and abuse most have suffered.



The Middle Georgia Center for Academic Excellence has developed an intervention program especially for this group called Saved By The Bell. The Saved By The Bell Program offers a set of educational and support services designed to mentor and prepare students like those in Bibb County's child protective custody.

The Center is a nonprofit organization that helps disadvantaged students who have the potential to succeed in higher education. The group works collaboratively with a variety of state and local organizations to implement its program, which includes group and individual tutoring on academic subjects, psychological testing to determine study needs, and a variety of workshops that teach skills for succeeding in school. TG supports Saved By The Bell with a grant from its Public Benefit Grant Program.

Recently, *Shoptalk Online* asked a few questions of Sam Hart, the program's director, to learn more about this extensive and important service for at-risk students.

Q.: The Saved by The Bell program relies partly on a partnership with a variety of schools and federal and local organizations. How did you get all these groups on the same page working toward the goal you envisioned?

A.: The Middle Georgia Center for Academic Excellence has worked with the Department of Family and Children Services, Bibb County School System, and Macon-Bibb County Economic Opportunity Council for the past two years providing mentoring and tutoring for 50 foster kids. After a year of working with these students, 67 percent of all participants made adequate yearly progress. That number increased to 88 percent for the high-frequency users of the services. Success with this group of at-risk students put us on the same page with the other partners who were concerned and looking for ways to produce positive outcomes for at-risk students.

Q.: You administer several personality tests to participants of the program, including the Myers-Briggs Type Test and the CooperSmith Self-Esteem Inventory. Why are these tools useful?

A.: The goal of the Saved By The Bell Program is to remediate weaknesses and capitalize on strengths. The Myers-Briggs Type Test and the CooperSmith Self-Esteem Inventory help differentiate the curriculum to meet the needs of every student. Lessons are modified and re-taught using different styles based on information gleaned from test results. We provide specific recommendations to teachers and/or tutors to use in the learning environment. This reinforces areas such as listening skills, reading skills, inferential thinking skills, and writing skills.

Q.: The program targets students who have suffered most likely from some form of neglect or abuse. What are the kinds of problems that you anticipate or that you've experienced with these kinds of students?

A.: In addition to the neglect and abuse suffered by some of these students, many of them will have experienced several changes in elementary and secondary school. This leaves large gaps in their educational preparation, especially in the areas of math and science. These areas will need to be remediated sufficiently before students can be successful in required math and science courses.

Q.: Can you paint a picture of a typical student for the program?

A.: We work with many African-American females who come from low-income households, are first-generation students, and show some signs of low motivation for school. Many will have an impaired self-concept, and quite a few need to be nurtured to develop trust and confidence in the service provider.

Q.: You use career software in some parts of the program. Can you describe what this software does?

A.: Our career software will be used to broaden students' awareness of career opportunities and to assist them in making sound career choices. In addition, students will be able to use software to get an overview of educational requirements needed to pursue those career choices.

About TG's Public Benefit Award Program

To receive funds, organizations were required to submit proposals that addressed the issue of access to postsecondary education and that focused 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. Application materials for 2008-09 will be available in January 2008.

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.

Trends and issues

Management workshop: The essential manager's skill — listening

Do you know the difference between hearing and listening? Hearing means receiving the auditory signals that make up sounds like speech. Listening, on the other hand, has an entirely different shade of meaning, one important to your ability to work with others or even lead a team. Listening involves the all-important

ability of comprehension — perceiving and understanding the meaning in what you're being told.

In listening to others, we receive many "codes" — some cultural, some through body language — that tell us what the person means, how they feel, and even what their goal may be. If you're managing a team of coworkers with varied jobs and personalities, you'll soon learn how valuable it is to perfect your listening skill. With it, you'll be able to understand and speak to the needs of others, set a direction for your team that all understand, or defuse potential conflicts.

Ensure you hear what they say

According to Dr. Lyman Steil and Richard Bommelje, authors of *Listening Leaders*, there are four components for good listening: sensing, interpretation, evaluating, and responding. The following tips offer you ways to sharpen all these listening skills.

- **Provide the right verbal and nonverbal cues:** Practice a bit of self-analysis and learn your own style of talking and listening. What verbal and nonverbal cues you provide to others tells them whether you're actually listening to what they're saying. You can also practice this by watching the listening styles of those around you. Note eye contact: Does the person look directly into your eyes? Are people posed in a way that shows relaxation or tension? In terms of verbal feedback, paraphrase what you hear and ask questions. That way you ensure you get the message.
- **Avoid behavior that inhibits communication:** Interruptions generally derail people from their train of thought. Even if you have a solution to the question, you may postpone providing it till the person has finished talking. Be attentive and not preoccupied. Those who need to talk with you want your attention and watch for the signals if you're drifting. Along with this, be sure to provide feedback so that the person you're talking with knows you understand their situation or question.
- **Be an active – not passive – listener:** Keep an open mind in all your interactions. Shutting down emotionally or intellectually will block you from being fully engaged with the speaker. As much as you can, visualize what the speaker is referring to — the experience will actually help you understand his or her meaning since we use both visual and aural messages to comprehend our environment. Try not to argue mentally with the speaker either, but listen to what was said, react to the ideas or concepts presented, and not to the personality of the person.
- **Give feedback that keeps the door open:** In dealing with miscommunication issues, offer advice or corrective action in face-to-face feedback. That way, you ensure that the person understands or is aware of what you intend. Start and end on a positive note as much as you can. Offer solutions, describe benefits, and invite comment to get buy-in.

To learn more

Find out more about how you can sharpen your listening skills through TG Speakers Bureau training — *Say What? Communicating More Effectively*. TG offers a variety of training through the TG Speakers Bureau, 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.

Question of the week

Q.: A student increases grade level at the end of the fall semester, and requests a corresponding increase in his or her Stafford loan amount 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 2007-08 *Federal Student Aid Handbook* page 3-89, under these circumstances, the school could take one of the following actions:

- Certify/originate a new loan at the new grade level for the applicable amount (the difference between the new loan limit and the amount of the first loan). The loan period for the new loan must correspond to the term(s) during which the student qualifies for the higher loan limit (that is, it may not include a prior term when the student was classified at a lower grade level).
- Cancel any pending disbursements of the first loan and certify/originate a new loan for an amount equal to the canceled disbursements of the first loan plus the additional amount for which the student is eligible due to the grade level change.
- Adjust the amount of the current loan. For FFELP loans, the school would contact the lender to determine whether an increased loan amount due to grade level progression within an academic year may be processed as an adjustment without a new loan certification. For Direct loans, the school would change the grade level in the loan record and increase the amount of the existing loan to the new amount. With either option, the increased loan amount must be calculated using only the costs and estimated financial assistance for the term(s) during which the student qualifies for the higher loan limit.

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 College Cost Reduction and Access Act of 2007 (H.R. 2669) promises a large increase in federal student aid over the next several years as well as lower interest rates on need-based loans and larger Pell Grant scholarships. These changes will be funded largely by cutting lender subsidies on specific types of loans. To help illustrate the increase in aid and offer students a tool for computing what they'll save, the U.S. Workforce Committee on Education and Labor has put together an interactive Web site.

The Web site offers a roll-over map showing a state by state breakdown of student benefits. By moving your mouse over each state, you can see the total aid increase for that state as well as the average savings per student by interest rates cut and the number of projected Pell recipients. In another section, students can answer a series of questions to find out how much they will save, given the amount of subsidized loans, number of years to repay those loans, and the projected number of years in school.

You can find this interactive resource at <http://edworkforce.house.gov/college/>.



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To ask questions about *Shoptalk Online*, please contact Communications at (800) 252-9743, ext. 4732, or send an e-mail message to communications@tgscl.org.

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