

In this issue:

Federal updates	1
AmeriCorps online payment system a great success	1
TG updates	2
TG issues 2008 edition of <i>School Fact Sheets</i> about Texas colleges, lenders	2
Order your <i>2008 TG Calendar</i>	3
Spring training: Get into financial aid-shape with TG's industry workshops at regional and state conferences	4
Tech Report	5
TG adds data to e-sign post for TG Loans By Web™	5
Trends and issues	6
Question of the week	6
Legislative update	7
This, that, and the other	7

Tip^{of} the Week

The State Education Resources area of *Adventures In Education* (AIE™) directs students, families, and educators to useful Web sites on education issues for each state. The Web site offers links to over 300 listings. You and your students can find the site listings at www.aie.org/State/index.cfm.

Federal updates

AmeriCorps online payment system a great success

A little more than a year ago, AmeriCorps implemented an online payment system. The system has proven to be popular with all involved parties, with over 1,700 schools and loan holders already registered.

The system allows online submission and processing of Segal AmeriCorps Education Award payments, interest accrual payments, and forbearance requests, thus eliminating paperwork and reducing wait time for payment. AmeriCorps member payments are often processed within a week; in contrast, the paper method can take over a month.

School access

Institutions can access the online system from the www.AmeriCorps.gov Web site. For security purposes, every institution must register before entering the system.

The person who registers the institution will become the Institutional Security Administrator. This person will have the right to grant access to others within the organization and assign user roles to those people. They will also have the responsibility for maintaining and monitoring the security administration for the institution.

More information

Users may register for this online system at <https://my.americorps.gov/mp/login.do>. For additional questions, please e-mail epayments@americorps.gov.

TG updates

TG issues 2008 edition of *School Fact Sheets* about Texas colleges, lenders

TG has issued the latest edition of its *School Fact Sheets*, a useful publication about Texas institutions of higher learning and lenders that provide loans to their students.

The 2008 edition includes pertinent information about Texas two- and four-year public and private institutions and proprietary schools, along with key data about the schools and the students they serve — including demographics, typical federal student loan debt loads, official cohort default rates, and loan volume information.

In keeping with its corporate mission, TG creates and makes available this information in furtherance of its responsibilities as administrator of the Federal Family Education Loan Program (FFELP).

The update of *School Fact Sheets* is available in an interactive HTML version and lists lenders providing FFELP loans at schools, with helpful links to each *Lender Fact Sheet*. The information is updated monthly.

"*School Fact Sheets* has evolved into a well-read resource for many, including prospective students and their families, as well as those interested in keeping up with trends and issues in the higher education and lending communities," said Jeff Webster, TG's assistant vice president for research and analytical services. "The feedback we receive consistently indicates that schools, lenders, legislators, and others find the information relevant and useful in helping them understand the costs of higher education in Texas."

The *School Fact Sheets* include data from TG, the U.S. departments of Education, Agriculture, and Housing and Urban Development, the Texas Higher Education

Coordinating Board, the Independent Colleges and Universities of Texas, Texas Legislative Council, and various other sources.

To learn more

TG's *School Fact Sheets* can be found at www.tgslc.org by going to "Schools" and selecting "School Fact Sheets" under the "More Resources" category.

Order your 2008 TG Calendar

It's not too late to pick up your copy of the *2008 TG Calendar*. If you're looking for a convenient tool for tracking conference dates and holidays, one that fits on your office or cube wall and that doubles as a source of inspirational art for you and your staff, order the *2008 TG Calendar*.



The calendar offers a month-by-month listing of many industry events such as regional and state financial aid conferences, as well as all federal holidays. Each page also features a concise default prevention tip for you or your students. These tips range in subject from planning a default

prevention campaign to sending out reminders to students ending their grace period.

A message of commitment

The calendar takes its thematic cue from your work as a financial aid professional — making a difference in the lives of students and families. TG supports that endeavor and reflects that support in publications like the calendar, and through our industry-related training program, the TG Speakers Bureau. With these trainings and printed materials, we try to make a difference for you as you help others. To illustrate how, each page of the calendar includes a description of a Speakers Bureau session, including particular workshops on customer service in financial aid and managing a financial aid office efficiently.

Vivid photography for each month underlines the training theme and offers some beautiful imagery to glance at throughout the year. The calendar serves as great wall art, not to mention a reminder of important financial aid events and default prevention strategies. In addition, contact information for TG's training on financial aid and industry topics is featured on every page.

To order the 2008 TG Calendar

You can order the *2008 TG Calendar* by visiting *TG Online* at www.tgslc.org/order/index.cfm.

To find out more about TG training

Would you like to learn more about the many training opportunities TG offers through its Speakers Bureau? Visit www.tgslc.org/speakers/index.cfm to review the complete training catalog. TG can adapt particular sessions to the needs of your financial aid office. To find out how, contact your account executive at (800) 252-9743, or send an e-mail message to relation.management@tgslc.org.

Spring training: Get into financial aid-shape with TG's industry workshops at regional and state conferences

Cold weather still has a grip on major parts of the country, but spring, in the form of March and April financial aid conferences, is just around the corner. Start planning your "training regimen" for learning the latest in regulatory news and industry trends. TG offers some help with a number of workshops and financial aid-focused sessions at state and regional conference events. These seminars consider a range of issues from federal regulatory changes to streamlining your campus default prevention campaign.

TG's trainers will be presenting at conference gatherings in New Mexico, New York, Texas, Kansas, and Illinois, to name just a few. To learn more, read through the following short session descriptions. During each session, participants will hear from TG's seasoned professionals in student loans and have time to ask questions and get direct feedback. A complete listing of conferences which feature TG training can be found online at www.tgslc.org/abouttg/calendar.cfm.

A partial list of TG's upcoming conference and regional trainings

New Mexico Association of Student Financial Aid Administrators (NMAASFAA) Spring Conference, Las Cruces, N.M., March 6

- **Verification in the Financial Aid Office:** Whether you're a new or experienced aid administrator, verification can be a frustrating, even intimidating process. In this session, participants will review basic verification requirements; discuss what information must be verified versus what schools may choose to verify; and address common, recurrent questions and difficult situations.

Lender Workshop, New York, N.Y., March 11

- **Federal Update:** With this session, attendees learn more about recent activities that may affect the FFELP. Updates on various issues including federal common forms, *Dear Colleague* letters issued by the Department of Education, proposed and final federal regulations, and pending legislation are all explored in this workshop.

Kansas Association of Student Financial Aid Administrators (KASFAA) Spring Conference, Topeka, K.S., April 3

- **Crafting the Keys to Customer Service:** Financial aid offices work much like any business office, and, just like businesses, can benefit from a careful review of office procedure and customer service. This session takes a particular look at customer service in the financial aid context. Participants learn how to build customer-focused organizations, identify internal and external customers, and work together to define world-class customer service for students seeking financial aid. Trainers provide a review of current research in business and higher education and focus on specific steps that FAOs can take to improve customer service.

TG Regional Training, Albuquerque, N.M., May 9

- **Policy Potpourri:** During this session, presenters use a game-show format to test the audience's knowledge of regulatory policy and federal student aid trends. The interactive presentation leaves participants knowing more about financial aid and entertains them at the same time.

To learn more

Would you like to learn more about the many industry training opportunities TG offers through its Speakers Bureau? Visit www.tgslc.org/speakers/index.cfm to review the complete training catalog. Keep in mind that TG can adapt a particular training session to meet the needs of your financial aid office. To find out how, contact your account executive at (800) 252-9743, or send an e-mail message to relationship.management@tgslc.org.

Tech Report

TG adds data to e-sign post for TG Loans By Web™

Within the TG Loans by Web application process, TG gathers borrower demographic information. To assist with the e-sign function, TG provides a form-post to the lender containing this demographic information. Lenders may use this information to pre-populate their e-sign site in order to streamline the procedure for their borrowers. TG's lender customers requested that the borrower's e-mail address be added to the information provided in the form-post when the borrower is transitioned to their site.

TG is pleased to announce this functionality will be included in our Fall 2008 release of TG Loans By Web enhancements. Adding this data to the form-post will help improve a lender's ability to effectively communicate with the borrower and eliminate duplicate data-entry for the borrower.

Change to lender systems

Lenders may need to make programming changes to recognize, capture, and use the new e-sign information. TG is taking this opportunity to notify lenders early in the TG project cycle, in order to allow lenders sufficient time to make the necessary

changes to systems. Please communicate this information to your development staff for prioritization in your development schedule.

Code to include

The borrower's e-mail address will be included as an additional attribute, which will always be included in the form-post. Below is what a lender can expect to see in the form-post depending on whether or not the borrower provided his or her address.

- If borrower has provided an e-mail address, the attribute will be formatted as follows:

```
<INPUT TYPE="hidden" name="CustEmailAddress" VALUE="borrower@domain.com">
```

- If the e-mail address was not provided, the attribute will be formatted as follows:

```
<INPUT TYPE="hidden" name="CustEmailAddress" VALUE="">
```

The student's e-mail address will also be added to the form-post for future use, but will remain blank for now. TG will notify schools and lenders when we begin using this attribute to provide the student's e-mail address.

This attribute will be formatted as follows:

```
<INPUT TYPE="hidden" name="PLUSAltStdntEmailAddress" VALUE="">
```

To learn more

If you have questions about these changes, please contact your lender consultant. You can e-mail TG's lender relationships team at lenderrequests@tgslc.org.

Trends and issues

Question of the week

Q.: How does a school handle Stafford and PLUS loans for a student who is already receiving Stafford and PLUS loans at another school? Specifically, what components of the cost of attendance (COA) can a school include to calculate the student's loan eligibility?

A.: A student attending two schools has two tuition and fee bills, two sets of books and supplies expenses, and, if borrowing at both schools, two sets of loan fees. However, the student typically has only one set of room and board, transportation, and miscellaneous personal expenses. Therefore, one school should remove these costs from its COA. See the side bar "Stafford/PLUS at multiple schools" on page 3-78 of the 2007-08 *Federal Student Aid Handbook*:

"The schools that the student is attending are responsible for coordinating to make sure that the total amount of the loans the student receives does not

exceed the applicable annual loan limit. In addition, the schools must ensure that there is no duplication of non-institutional costs when determining the student's cost of attendance. (Note that loan funds awarded at one school are not to be included as estimated financial assistance by any other school the student is attending when determining the student's loan eligibility for the same period.)"

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 latest edition of TG's *Legislative Report* explores the educational platforms for the three leading contenders for president — Senator John McCain (R-Ariz.), Senator Barack Obama (D-Ill.), and Senator Hillary Clinton (D-N.Y.). Each takes a different stance related to the FFELP and the federal higher education program. Learn more by reading the full report on *TG Online* at www.tgslc.org/lege_report/2008/lr_080220.cfm.

This, that, and the other

The transition from college to career can be a rocky one for students, especially given high student debt and a competitive job market. Some move back with their parents or migrate to other parts of the country, searching for better job prospects. A few colleges are offering an alternative with on-campus housing for graduated students. Dowling College in New York is one such college.

Dowling plans to build more than 1,000 units of new student housing in 2008 or 2009, with a certain number set aside for graduates on its campus in Shirley, N.Y. Dowling is not the first college to do so. The University of Connecticut plans to build several hundred apartments at its campus in Storrs, and the University of Pennsylvania, in Philadelphia, will build 295 on-campus apartments, not just for recent students but also for the general public.

Learn more about this new "housing" option for transitioning graduates by reading the complete *New York Times* article at www.nytimes.com/2008/01/27/nyregion/nyregionspecial2/27dowlingli.html?_r=1&ref=education&oref=slogin.



P.O. Box 83100
Round Rock, TX 78683-3100
(800) 252-9743
(512) 219-5700
(512) 219-4560 TDD

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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@tgslc.org.

Contributors to this edition: Teresa Bobadilla, Rob Davenport, Sara Faszholz, Cindy Marrs, Art Martinez, Ray Perez, and George Torres. Edited by TG Communications and Policy and Regulatory Affairs. Designed by TG Communications.

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