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## Tip of the Week

Reserve your place at the TG Annual Training Conference, TG's three-day training experience designed to give financial aid professionals an understanding of the latest federal and regulatory changes. Register for the April 23-25 event at [www.tgslc.org/tgconference/register.cfm](http://www.tgslc.org/tgconference/register.cfm).

## Federal updates

### Another HEA extension

With the current extension of the Higher Education Act (HEA) set to expire on March 31, 2008, Congress has approved another short-term extension, this one through April 30, 2008. The bill, S 2733, provides for a "clean" extension and was signed by the President on March 24.

Since our last reauthorization update (see *Shoptalk Online* edition [441](#)), Congress has been working in earnest on crafting a comprehensive reauthorization bill, and

indicates that it hopes to complete that process after returning from its two-week Easter break. *Shoptalk Online* will keep you apprised of new developments as they occur.

## **Proposed regulations issued for TEACH Grant Program**

Following several months of public hearings and negotiated rulemaking sessions, ED has published a notice of proposed rulemaking (NPRM) for the TEACH (Teacher Education Assistance for College and Higher Education) Grant Program, available in the March 21, 2008, *Federal Register* at <http://a257.g.akamaitech.net/7/257/2422/01jan20081800/edocket.access.gpo.gov/2008/pdf/E8-5196.pdf>. This NPRM also proposes conforming changes to various federal student aid programs in order to implement the TEACH Grant-related provisions.

Proposed regulations resulting from negotiations for student loan issues will be issued following the conclusion of those sessions in mid-April.

### **Submitting comments**

ED will accept comments on the proposed regulations through April 21, 2008, after which final regulations will be issued. Comments may be submitted through the Federal eRulemaking Portal at [www.regulations.gov](http://www.regulations.gov). Under "Search," enter ED–2008–OPE–0001, then click "Send comment or submission."

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 commenter's objection.
- State your comment clearly and concisely, and provide a rationale for your argument.

### **TEACH Grant training available**

ED has announced a TEACH Grant Implementation and Processing webinar, to be held on Thursday, April 10, 2008, from 2:00 pm - 3:30 pm Eastern Time (1:00 pm

– 2:30 pm Central Time). More information about this webinar, including registration instructions, is available at <http://ifap.ed.gov/dpccletters/ANN0803.html>.

### **More information**

For questions about the TEACH Grant program, or 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 brochure from ED explains advantages of federal student loans**

During her March 14 testimony before the House Committee on Education and Labor, Education Secretary Margaret Spellings introduced a new brochure developed by ED to encourage students and families to maximize more affordable federal student aid options available to them before pursuing other options.

A recent report from the American Council on Education titled “Who Borrows Private Loans?” concludes that, while 88 percent of private loan borrowers complete a FAFSA, 21 percent of undergraduate private loan borrowers do not first borrow a Stafford loan. (This report is available online at [www.acenet.edu/AM/Template.cfm?Template=/CM/ContentDisplay.cfm&ContentID=23410&FusePreview=True&WebsiteKey=31cadfd9-b130-44b4-af2e-6603cbcc422b](http://www.acenet.edu/AM/Template.cfm?Template=/CM/ContentDisplay.cfm&ContentID=23410&FusePreview=True&WebsiteKey=31cadfd9-b130-44b4-af2e-6603cbcc422b)). Unfortunately, these troubling statistics may merely confirm what aid administrators have long suspected.

For schools that wish to take a proactive approach to minimizing their students’ unnecessary use of private loan funds, this brochure may provide another tool to assist in that endeavor. “Federal Aid First” explains why students who are looking to borrow money for college should apply for loans from the federal government first, before seeking assistance from private lenders. It also includes brief explanations of the differences between federal and private education loans, as well as the various kinds of federal loans and the amounts of funds available.

### **To obtain the brochure**

A PDF version of the brochure is available at [www.federalstudentaid.ed.gov/federalaidfirst/index.html](http://www.federalstudentaid.ed.gov/federalaidfirst/index.html), and the brochure may also be ordered online at <http://edpubs.ed.gov/>. On this page, enter “ED004201P” in the Search box.

## TG updates

### Ohio sixth-graders gain 'real-world' money management experience thanks to a TG Grant

Planning and awareness — especially as it pertains to college — are often the keys to students pursuing and attaining their career goals. In today's rapidly evolving world, it is never really too early to start the process.

Courtesy of TG's Public Benefits Grant Program, a number of sixth-grade students in Ohio have received first-hand experience in how important it is to prepare for the future.



Last fall, TG awarded \$5.2 million to 42 nonprofit organizations to use to improve access to, or participation in, postsecondary education, college retention, and student access. Edison Community College in Piqua, Ohio, is using its grant from TG to provide a "Real Money, Real World" money management program for 350 sixth-graders from the Troy City School District.

#### **Understanding the long-term benefits of education**

The month-long career program demonstrates for students how education level can influence future income and lifestyle choices. The program culminated recently during a "Kids to College Day" on the Edison campus. Assisted by college professors and other professionals, the students simulated real-life experiences such as opening a checking account, paying bills, and saving money to buy a car or attend college.

Students were also introduced to concepts like planning a monthly budget, setting aside money for long-range goals and unexpected needs, and even distinguishing between salaries and after-tax wages.

Sandy Brubaker, associate vice president of student development and enrollment management at Edison, said the grant from TG allowed the elementary school students to gain "knowledge of the world of work, to identify career pathways and specific occupations within them, and to develop an understanding of the need for education and training beyond high school."

The "Kids to College Day" also gave students a glimpse of the various niches of careers and the college study necessary to enter those fields. Edison will expand the project to two other elementary schools in Ohio.

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

To receive funds, organizations are required to submit proposals that address the issue of access to postsecondary education for low- to moderate-income students.

## **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).

## **Pre-order the new TG Loans By Web™ instructional flyers**

TG now offers free instructional flyers to help borrowers complete loan applications through TG Loans By Web.

These detailed flyers provide a step-by-step guide for borrowers as they navigate their way through the application process. Two flyers are designed specifically for student borrowers and two for parent borrowers.

Of the two sets of instructional flyers, one helps borrowers complete a borrower request for a student loan; the other helps with school certification for a student loan. The flyers also provide information about other TG resources to support students and families using TG Loans By Web.

### **Flyer details**

Starting March 25, schools can pre-order copies of the flyers on TG's online ordering system. Flyers will be available for delivery by mid-April. Schools can pre-order the flyers in any amount at no cost.

Please note that TG will not be able to provide customization of these flyers on a school-by-school basis. If your institution would prefer to create customized flyers, TG can provide you the basic instructions. You may adapt the instructions to incorporate additional steps such as sending borrowers to a Web site before they visit TG Loans By Web.

In addition, an electronic PDF version of each flyer will be posted to *TG Online*, allowing schools to print the information and mail it to students and families.

### **To order**

To order or download printable PDFs of the TG Loans By Web instructions, visit TG's online ordering page at [www.tgslc.org/order/index.cfm](http://www.tgslc.org/order/index.cfm). Select the Loan Administration link under School and Lender Materials.

### **To learn more**

If you'd like to learn more, contact your TG account executive at (800) 252-9743, or send an e-mail message to [relationship.management@tgslc.org](mailto:relationship.management@tgslc.org).

## Tech Report

### TG to release latest enhancements for AdvanTG Web™ and TG Loans by Web™

Responding to customer need is a cornerstone of TG's customer-centric product development process. TG's spring release of AdvanTG Web and TG Loans By Web provides the latest example of that approach.

On April 5, TG will roll out enhancements to both AdvanTG Web and TG Loans By Web. School and lender customers provided many of the ideas for this latest round of changes, including additional fields that make comparing lender benefits easier for borrowers.

TG constantly reviews its products to make sure they're flexible and meet regulatory requirements. As part of that process, TG surveys schools and lenders, requesting suggestions and feedback. In this way, TG develops products that serve the needs of customers and reflect their priorities.

The following enhancements will be released with the next update of AdvanTG Web and TG Loans By Web.

#### Changes to AdvanTG Web

Modifications listed here provide schools and lenders with even more flexibility in using the AdvanTG Web product.

- **Maximum loan period date edit:** The maximum loan period has been extended from one to two years to more closely follow the National Student Loan Data System (NSLDS).
- **Disbursements:** The late disbursement date has been extended to 180 days after the loan period end date.
- **MPN forms updated:** Current Stafford Master Promissory Note (MPN) Certifications, PLUS, and Grad PLUS MPN Certifications are to be used with the revised addenda until the revised MPN forms have been finalized by ED.
  - The Stafford MPN expired on February 29; however, the Office of Management and Budget (OMB) has extended the expiration date to May 31. TG will continue to provide these MPNs and addenda through TG's Application and Printing Service (APPS), located at [www.tgslc.org/forms/mpn\\_index.cfm](http://www.tgslc.org/forms/mpn_index.cfm).
  - Also, effective March 31, TG will begin including a revised Addendum with each PLUS MPN — located at [www.tgslc.org/forms/plus\\_mpn.cfm](http://www.tgslc.org/forms/plus_mpn.cfm) — generated through TG's APPS. TG's APPS process populates an MPN with information provided by a borrower, and prints and mails that MPN — and the appropriate Addenda — to the borrower for signature. The revised Addendum covers both changes made by the Higher Education Reconciliation

Act of 2005 (HERA) and the College Cost Reduction and Access Act (CCRAA) of 2007. The Addendum currently used only notifies borrowers of changes made by HERA. For more details, review the article in *Shoptalk Online* edition [441](#).

- **Changes to reports**

- Requested amount and loan period dates have been added on the Application Status Report.
- AdvanTG Web and Integrated Default Assistant™ (IDA) report headers will display “TG” instead of “Texas Guaranteed” as the source of the reports.

### **Changes to TG Loans by Web**

A number of enhancements in TG Loans By Web and AdvanTG Web will make the application process easier for borrowers.

- **Loan period date sets expanded to 12:** TG has expanded the default number of loan periods from 4 to 12. Schools can access the change through AdvanTG Web’s Institution Administration, specifically the LBW Borrower Request School Customized Information screen.
- **Auto-dispatch message modifications:** TG is committed to protecting borrower confidentiality. Enhancements to TG’s auto-dispatch feature show that commitment. Changes to three auto-dispatch messages — the LBW Certification Initial E-Mail, the LBW Certification Follow Up E-Mail, and the Borrower Initiated Loan Requests-Awaiting Certification — will allow the initial messages to reach the borrower in clear-text format, without encryption, to facilitate the certification of the borrower’s loan. These messages will not contain any specific borrower loan information. Note that post-guarantee messages will continue to be encrypted, since they provide specific financial information regarding a borrower’s loan.
- **Lender Comparison of Borrower Benefits:** Responding to the need for increased transparency in lender selection and borrower choice, TG has added a new section, “Lender Comparison of Borrower Benefits,” on the Lender List screen. The added section will contain three new fields — “Stafford,” “PLUS,” and “Grad PLUS.” Schools can enter lender URLs into these fields. These URL links are intended to take the borrower to lender comparison sites, such as ELMSelect, Simple Tuition, or other sites, to facilitate actual comparison.
- **Duplicate certification requests eliminated:** To make the loan submit process more efficient, TG added edits for loan type, school ID, loan period, and loan status. For example, if matches are found, the borrower will be notified of existing request(s).

- **Institutional Student Information Record (ISIR) file layout changes:** TG added support for the 08-09 file layout and will maintain support for 07-08. TG discontinued support of the 06-07 layout.
- **New 800 number ready for calls:** A new number will be displayed in all locations within TG Loans By Web — (800) 530-1449. The previous number — (800) 845-6267 — will be used to continue to support customer calls with no changes. The new number will add inbound customer call capacity and should contribute to customer satisfaction during peak periods.

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

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

### **Questions?**

To learn more, contact TG's product support team at (800) 332-1455, or send an e-mail message to [product.support@tgscl.org](mailto:product.support@tgscl.org).

## **TG offers webinars for latest AdvanTG Web and TG Loans by Web enhancements**

Before and after the release of the enhanced AdvanTG Web and TG Loans By Web products, TG will offer training webinars on the latest changes. The webinars will provide users an overview of all modifications to screens and functions and include an opportunity for asking questions.

### **To attend a webinar**

Below, you'll find a listing of webinar dates. To participate in a particular webinar, visit the *TG Online* registration page at [www.tgscl.org/training/webinars/webinars0804.cfm](http://www.tgscl.org/training/webinars/webinars0804.cfm).

### **Webinar times**

- Tuesday, April 1  
Time: 2:30 p.m. to 3:30 p.m., CDT
- Wednesday, April 2  
Time: 10:00 a.m. to 11:00 a.m., CDT
- Tuesday, April 8  
Time: 10:00 a.m. to 11:00 a.m., CDT

### **For more information**

If you have any questions regarding upcoming webinars on TG's electronic products and services, please contact Lisa Felder, TG external product training coordinator, at [lisa.felder@tgscl.org](mailto:lisa.felder@tgscl.org).

If you should need technical assistance with TG's products, contact the product support group at (800) 332-1455, or send an e-mail message to [product.support@tgslc.org](mailto:product.support@tgslc.org).

## Trends and issues

### Question of the week

**Q.: If a student in a standard, term-based, credit-hour program fails a course and chooses to retake it, is the student eligible to receive federal student aid for the course?**

**A.:** This topic is addressed in the 2007-08 *Federal Student Aid Handbook* on page 4-47:

"In general, students at term-based credit-hour schools may receive FSA funds for retaking coursework and the credits may be included in the total number of credits that the student is taking when determining enrollment status as long as he or she is considered to be making satisfactory academic progress and as long as the school is allowing the student to receive credit for the repeated course."

### 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 composition of the nation's student body is headed for a major change, according to an analysis of population data conducted by the Western Interstate Commission for Higher Education.

After this year, the number of graduates nationwide will begin a slow decline until 2015, according to the commission. At the same time, the number of minority graduates is expected to grow rapidly as Hispanic and Asian students replace white ones.

Nationwide, the number of high-school graduates should peak this year at 3.34 million. The number of graduates is expected to start growing again in 2015, when the rapidly-growing Hispanic and Asian populations will begin pushing that number to new highs.

The source for this week's "This, that, and the other" is located at <http://chronicle.com/weekly/v54/i29/29a00102.htm>.

Note that *The Chronicle of Higher Education* requires a paid subscription to review some content.



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