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Tip^{of} the Week

Are some of your students and families last-minute tax filers? Help them find the IRS tax benefits that can help them pay for their higher education. Visit TG's tax benefits page on *TG Online* at www.tgslc.org/borrowers/tax/index.cfm.

Federal updates

ED unveils ARRA Web page

With the passage of the new economic stimulus package, the American Recovery Reinvestment Act (ARRA), ED has created a Web page dedicated to providing information to the education community about the legislation.

The law, which was signed by President Obama on February 17, provides more than \$100 billion dollars over the next two years for a variety of education-related initiatives, including more than \$30 billion for federal financial aid programs. Those funds will be directed primarily to the Pell Grant and Work-Study Programs, as well as an expansion of current education-related tax credits.

The Web page currently includes ED's press release about the signing of the ARRA into law, an ARRA fact sheet, budget information — including state allocations —

excerpts from the law that pertain to federal financial aid programs, and a video statement by Secretary of Education Arne Duncan.

For more information

The Web page is located at www.ed.gov/policy/gen/leg/recovery. *Shoptalk Online* will keep readers informed as additional information becomes available.

ED releases Pell grant charts

Last Friday, ED published a *Dear Colleague Letter* (DCL)P-09-01 announcing the eagerly awaited Pell grant payment and disbursement schedules for the award year of July 1, 2009, through June 30, 2010. Schools must use these charts in awarding all 2009-10 Pell grant awards for full-time, three-quarter-time, half-time, and less-than-half-time students. Note that each of the schedules (full-time, three-quarter-time, half-time, and less-than-half-time) spans two pages in order to display the new extended maximum eligible Expected Family Contributions (EFC) up to 4617.

The maximum Pell grant award for the 2009-10 award year will be \$5,350, which is an increase of \$619 from the 2008-09 award year. This figure includes the maximum amount of \$4,850 appropriated in the American Recovery and Reinvestment Act of 2009, as well as the automatic \$490 increase established by the College Cost Reduction and Access Act of 2007.

Also keep in mind that the Higher Education Opportunity Act (HEOA) modified the determination of the minimum Pell grant award so that for the 2009-10 award year, the minimum award is ten percent of the appropriated maximum, or \$486. However, students whose EFC equals at least five percent of the appropriated maximum (243) are eligible for the minimum award of \$486.

For more information

DCL P-09-01 and the accompanying charts are available on the Information for Financial Aid Professionals (IFAP) Web site at <http://ifap.ed.gov/dpclletters/P0901.html>.

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 January 2009 *Closed School Monthly Report* supplied by ED. Schools listed are those with which TG has done business or to which TG has otherwise provided services.

Newly reported closures

OPE School ID	School Name and Address	Unofficial Closure Date	ED's Official Closure Date
00750703	Katharine Gibbs School Centennial 180 Centennial Ave. Piscataway, NJ 08854-3908	N/A	12/19/2008

TG updates

TG sets varied training schedule for upcoming TG Annual Training Conference



The 2009 TG Annual Training Conference offers over 60 sessions on regulatory topics, industry trends, and professional development. This year's event kicks off on Wednesday, April 22, at the Renaissance Hotel in Austin, Texas. Themed "Stepping Up for Students — The Rhythm of FFELP," the conference focuses on the energy and dedication that financial aid professionals bring to their work.

Beatles-themed keynote address

The conference keynote address sets a positive tone with a session on "The 5 Best Decisions the Beatles Ever Made." Offered on Wednesday, April 22, 12:30 p.m. to 1:30 p.m., this humorous but thoughtful consideration of the Beatles formula for success is presented by Bill Stainton, a television writer and author of nine corporate training programs. Stainton's programs are currently being used by hundreds of organizations, including IBM and Paramount Pictures.

The Beatles were a musical phenomenon that continues to attract fans and generate revenue. Stainton focuses on four elements of the Beatles' approach — attitude, goal setting, team building, and leadership. These "cornerstones of success" can be adopted by other organizations, according to Stainton, by following four general principles — the Four C's. These principles include:

- More clarity
- More cooperation
- More cohesiveness
- More fun (the C is silent)

General session on creativity

Each of us is born with the ability to be creative; however, we have to exercise that ability to make it grow. TG's conference offers help with a general session on Thursday, April 23, that focuses on developing and enhancing your creativity. Shelley Berc and Alejandra Fogel, members of Creativity Workshop based in New York City, lead the session. They follow the general session with a creativity workshop, which features a unique series of exercises dedicated to inspiring the life of the imagination.

ECASLA's effect on ACG/SMART

Cynthia Thornton of ED's Dallas regional office leads a special session via webinar on Thursday. The session focuses on the many changes that the Ensuring Continued Access to Student Loans Act (ECASLA) and the Higher Education Opportunity Act (HEOA) recently made to the Academic Competitiveness Grant and National Smart Grant programs. This session reviews those changes and offers some time for Q&A.

Federal update

On Friday, the conference offers a special federal update session on the Higher Education Opportunity Act (HEOA), which reauthorized the Higher Education Act of 1965. The HEOA made important changes to the Title IV federal student aid programs, which became effective in September 2008. This session considers those changes and others that will take effect for the 2009-10 academic year.

To learn more and register

Find out more about this year's varied agenda by visiting *TG Online* at www.tgslc.org/tgconference/index.cfm. You can register for the conference at www.tgslc.org/tgconference/register.cfm.

Cincinnati organization bridges the "college gap" for first-generation students with help from TG



The "college gap" is growing in some cities, according to various studies. Less than a quarter of Cincinnati residents who are 25 and older have a bachelor's degree. Only 18 out of 100 ninth-graders successfully complete four years of college. And drop-out rates for high school students in Cincinnati Public Schools continue to be relatively high.

The Cincinnati Youth Collaborative (CYC), a nonprofit organization devoted to promoting college access among city youth, has designed a program to help raise college enrollment. The organization works with the Ohio Community Service Council and AmeriCorps to offer mentoring and college access services to juniors and seniors in community high schools, specifically to low-income and first-

generation students. The initiative, the AmeriCorps College Access and Mentoring Program, is administered by recent college graduates trained to serve as mentors on college planning. Working in teams of two, mentors deliver ACT/SAT prep workshops, offer financial aid workshops, help in completing a Free Application for Federal Student Aid (FAFSA), and even tutor in college essay writing. TG supports the program with a grant from its Public Benefit Grant Program.

Shoptalk Online recently asked program administrator Kristin Barnes a few questions to learn more about the program's varied services.

Q.: What can a college do to work more successfully with a program like AmeriCorps?

A.: I think collaborating on events and providing consistent opportunities for students to experience a college campus offers lots of opportunity. This could be accomplished via college tours, student shadowing opportunities, social events, and college classes. Allowing high school students to see everything that college offers — academically, socially, professionally, and personally — is a great way to motivate students.

Q.: How does AmeriCorps train counselors to work with first-generation students?

A.: Mentors participate in trainings provided by various groups, including the Ohio College Access Network, the Ohio Association of College Admission Counselors, freshman advisors, high school principals, even college professors. These trainings educate mentors about the needs of those they will serve. The actual personal work with students instills in mentors the desire to be sensitive to the informational and educational needs of the students. The advisor ends up rooting for the students just as much as the student roots for him or herself.

Q.: How do counselors motivate students to want to learn?

A.: Once students see the personal benefit that postsecondary education can have on their life, they are more motivated to start the process. Also, if students can see that you are genuine and sincere in your efforts to help, they are more likely to push forward even when they don't feel like it. They know and understand that not only have they set goals for themselves but that you have expectations of them. It becomes deeper than disappointing you; they don't want to disappoint themselves.

Q.: What's the most surprising question that you've heard students ask about college?

A.: I can't think of the most surprising question, but I've heard several myths. For example, you have to be rich in order to go to college; and it doesn't matter what your grades are, some college will take you. Quite a few students believe that if you aren't rich, or if you don't receive a scholarship, college is not an option. Debunking this myth can be an uphill battle. Some students aren't aware of all the financial aid options out there. Additionally, it can be difficult

getting students to understand that, while there may be a college that will accept a student with a 1.7 GPA, there may not be any money for a student with a 1.7 GPA. Impressing upon the student the necessity of giving 100 percent to their grades on a daily basis is crucial.

Q.: What are the skills that can help students?

A.: Good study habits and personal accountability are the two skills I find most lacking and most important in terms of college preparation. Impressing students with the need to develop good study habits is a lesson that, a lot of times, is learned by trial and error. Enabling students to understand early on, that they are accountable for their actions, or lack thereof, helps to create more responsible students. They have to understand that the onus is on them — they are the only ones responsible for their destiny.

About TG's Public Benefit Grant Program

To apply for funds, organizations are required to submit proposals that address the issue of access to, or retention in, 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.

College connection: TG reaches out to middle school children and parents with college brochures

TG offers two new brochures that provide information and encouragement to middle school students interested in college.



Available in Spanish and English, *College — A guide for first-generation middle school students* provides a practical guide for students who will be the first in their family to attend college. The brochure includes information on the benefits of pursuing a higher education and features a variety of college planning tips.

TG also offers *College — A guide for parents of first-generation middle school students*, which serves as a guide for parents of students who will be the first in their family to attend college. Printed in Spanish and English, the brochure discusses the many benefits of getting a college degree and suggests a number of ways that parents can help their child plan for college.

Education as the key

The brochure for middle school children details various degree programs including certificates or diplomas, associate degrees, bachelor's degrees, and advanced or professional degrees. The brochure also advocates learning more about college, including reading about careers online or at a library; talking with people in particular careers; becoming involved with clubs and organizations; pursuing volunteer opportunities; and seeking leadership roles in extracurricular activities like student council, band, sports, and theatre.

The brochure for parents recommends early involvement in a child's education and offers a detailed approach to planning, including career research, saving early, attending college awareness events at high schools, and even visiting local colleges.

To order

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



Trends and issues

Policy potpourri

Q.: Is the new 13-month post-active duty student deferment available to all borrowers who are called or ordered to active duty service while enrolled in an eligible school at the time of, or within 6 months prior to, the activation?

A.: No, this deferment is available only to members of the National Guard or Armed Forces Reserve (including a member who is in a retired status) who is called or ordered to active duty service while enrolled in an eligible school at the time of, or within six months prior to, the activation. For more information see 34 CFR 682.210(u)(1).

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

U.S. News and World Report just issued its annual rankings of the best U.S. colleges and universities. The 2009 list categorizes schools in a number of ways including by business and engineering programs. It also offers some classifications for particular audiences, such as “A+ options for B students,” that is, colleges that accept strong students with less than stellar grades; or schools with “academic programs to look for,” which are schools that offer programs believed to lead to student success, including internships, study abroad, and service learning.

You can find the complete list at

<http://colleges.usnews.rankingsandreviews.com/college>.



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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.

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Contributors to this edition: Judith Cunningham, Rob Davenport, Cindy Marrs, and Art Martinez. Edited by TG Communications and Policy and Regulatory Affairs. Designed by TG Communications.

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