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Tip^{of} the Week

Looking for a simple and effective way to teach budgeting to your first-year students? Consider *Adventures In Education's* comprehensive resources on budgeting and money management. Find out more at www.aie.org/financial_literacy/index.cfm.

Federal updates

New ECASLA E-ANN provides conduit liquidity agreement

ED recently issued Electronic Announcement (E-ANN) #51, providing the Loan Agreement between the Asset Backed Commercial Paper (ABCP) Conduit Administrator Straight A Funding and the Federal Financing Bank (FFB). ED notes that it will continue to post additional documents related to the ABCP Program as they are finalized.

For more information

The E-ANNs are available online at <http://federalstudentaid.ed.gov/ffelp>.

TG updates

A message from Sue McMillin, TG President and CEO

Since President Obama previewed his FY 2010 proposed budget to the nation, you have probably read many accounts and opinions regarding his recommendation to discontinue the Federal Family Education Loan Program (FFELP). TG supports the president's call for a more reliable, stable, adequately funded and efficient student financial aid system, but we join many others in the belief that the objective can be achieved without eliminating school and borrower choice of loan programs and the related services that exist today. In any event, TG strongly believes and urges that any new system provide for the delivery of the sorts of services that guarantors currently provide under the FFELP.

The president's announcement was not unexpected, as it was discussed during his campaign last year, and was part of the National Democratic Party's 2008 platform. We anticipate a lively debate surrounding this aspect of the president's budget blueprint to continue until his detailed proposal is delivered to Congress in April. After that, Congress must still approve an official federal budget for FY 2010, and can choose to incorporate all, none, or some of the president's proposals. A majority of 218 and 51 votes in the House and Senate, respectively, are needed to enact any legislative proposal.

Included in the president's proposal is recognition that there are services that need to be provided by the private sector, and services that need to be provided to communities at the local and state level. For some time now, TG has been working with others in the financial aid community on a comprehensive proposal that allows for the continuation of our wide-ranging services that benefit students, families, and financial aid offices.

As a leading national guarantor and trusted industry resource, TG has worked to build strong, positive relationships with individuals and institutions. We help students better understand their options for financing a higher education and the implications of borrowing. This effort helps them successfully pursue and complete their education and meet their associated responsibilities with regard to loan repayment. Specifically, we offer the following resources to assist schools and borrowers:

- **College planning and access:** TG works to help increase overall college access and success for students and families seeking a postsecondary education. We provide information, including Spanish-language materials, to communicate the importance of higher education and raise awareness among underserved populations that a degree or certification is attainable.
- **Financial literacy:** TG provides an extensive financial literacy program, including a library of printed resources and online content for financial aid

professionals, and engaging, interactive Web-based learning tools for families and students.

- **Student financial aid expertise:** TG offers a variety of print, online, training, and consultation resources to help educational professionals better understand student financial aid programs.
- **Customer-focused technology:** TG simplifies the financial aid process by offering products and services that can be integrated with most existing financial aid management systems, creating application processing efficiencies for schools and giving borrowers convenient access to loan information. TG routinely solicits customer participation in the development and enhancement of its products and services.
- **Highly responsive customer service:** TG has worked with more than 2 million borrowers to avoid more than \$20 billion in student loan default. We regularly measure the quality of service we provide to borrowers and to schools. In FY 2008, TG's customer satisfaction score was 4.57 out of 5.0.

We take our responsibility for providing excellent support to schools and student borrowers very seriously. Since 1981, TG has assisted more than 3.9 million borrowers by guaranteeing nearly \$61.9 billion in federal education loans.

In the weeks and months to come, TG will be working to educate policymakers and their staffs about the important parts of the student aid programs.

TG remains committed to serving higher education institutions and you, our colleagues in financial aid. Serving as a guarantor, we will continue to support student borrowers and schools by providing excellent service, helpful technology, and industry expertise.

TG launches new service to help borrowers manage their TG accounts — myTGSM

When students graduate or leave school, they often have multiple priorities to manage: finding a job, relocating to a new city or town, and, of course, repaying any student loans they might have. Sometimes, various demands, including demands on time, can make it hard for borrowers to stay current on their loan obligations. TG's new account management tool, myTGSM, can help borrowers manage their TG accounts online and stay on track to repayment.

New product, great service

A secure, Web-based product, myTG is designed to give borrowers more control over their TG-guaranteed student loans with a convenient Web interface available at any time of day or night.

Accessible through *TG Online* at www.tgslc.org/borrowers, myTG requires only a simple registration and an e-mail address to create a user account.

Once borrowers register, they can update their personal contact information and manage their account in a variety of ways, including:

- Viewing a summary of their TG-guaranteed loans no matter the status,
- Accessing detailed account information on each loan, and
- Reviewing their payment histories for any defaulted loans.

Using myTG, borrowers can access other resources and tools needed to manage their accounts. Information on default prevention, deferments and forbearances, rehabilitation, and loan discharge and forgiveness, including forms, are readily accessible. For seamless loan management and convenience, myTG also makes available contact information for schools, lenders, and servicers.

To learn more

For more information on myTG and how it can help borrowers stay in good standing, contact TG's customer service team at (800) 845-6267, or send an e-mail message to cust.assist@tgslc.org.

Tap into the power of TG's Positive+Balance CommunitySM through an upcoming webinar

Teaching students about managing their personal finances is critical in these times of change, but finding financial literacy resources can be challenging. TG's new Positive+Balance CommunitySM is a dynamic Web site designed just for financial literacy educators and financial aid professionals. Available at www.PositiveBalance.org, the community is an online destination for financial literacy solutions and support.

TG's "Tapping into the Power of the Positive+Balance Community" webinar will explore the site's dynamic features and explain how educators and financial aid professionals can use it to supplement financial literacy efforts on their campus. The webinar will be offered on Wednesday, March 25, from 3 p.m. to 3:45 p.m., CDT.

During the webinar, participants will learn how to use the Positive+Balance Community to:

- Download training materials,
- Create a profile page and post blog entries,
- Start discussion groups, and
- Keep current on financial literacy news and events.

To register

To participate in the webinar, register through *TG Online* at [www.tgslc.org/training/webinars/positivebalance.cfm?cid=CID_PBC_001&action=register3&addy=\[email\]](http://www.tgslc.org/training/webinars/positivebalance.cfm?cid=CID_PBC_001&action=register3&addy=[email]).

Questions?

For questions regarding the upcoming webinar, contact Margie Harvey, TG's financial literacy program manager, at (800) 252-9743, ext. 4859, or send an e-mail message to margery.harvey@tgslc.org.

Reminder: Register for TG's upcoming webinar on verification

Registration is open for the next in TG's series of live, Web-based, cost-free training events, which focus on current issues in the financial aid industry, as well as financial aid fundamentals. If you haven't yet registered for TG's industry training webinar scheduled for March 19, it's not too late.

Next week's webinar, which will take place from 2 p.m. to 3 p.m., CDT, is titled, "Verification in the Financial Aid Office." Whether you're a new or experienced aid administrator, verification can be a frustrating and intimidating process without the right knowledge and tools. 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 questions and difficult situations.

To register

You can register for this webinar at www.tgslc.org/training/webinars/industry.cfm. Schedules for additional webinars will be published quarterly and announced in *Shoptalk Online*.

TG's regional training in Colorado to spotlight legislative changes, financial literacy

Training in legislative and regulatory changes is indispensable to those working in complex fields like financial aid. TG's regional trainings offer a forum in which to examine the latest legislation, the nuts and bolts of regulations, and new developments in financial aid policy. TG's day-long workshop in Centennial, Colorado, on April 29 provides a great example.

Participants at the Colorado training will hear about and discuss some of the changes required by legislation such as the Higher Education Opportunity Act

(HEOA). They will also focus on important administrative developments, including modifications to federal common forms and *Dear Colleague/Partner* letters.

Typically, regional trainings offer equal time to other issues important to financial aid administrators. Colorado participants will learn more about developing financial literacy initiatives for their school or campus. Educating students on the principles of sound financial practice is vital for both them and our changing economy. Find out how you can create a campus-based program that helps your students become enlightened money managers.

To learn more

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 browse the training catalog. Keep in mind that TG can adapt a training session to meet the needs of your campus. To find out how, contact your account executive at (800) 252-9743.

Common Manual

Common Manual updates

On February 19, 2009, guarantor representatives who serve on the *Common Manual* Governing Board approved several changes to the *Common Manual*. Details on these changes and a newly updated *Integrated Common Manual* incorporating the changes are available online at www.tgslc.org/policy/integrated_online_manual.cfm.

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update. These changes will also be incorporated into the *Integrated Common Manual*. The *Integrated Common Manual* is available on several guarantor Web sites, and it is also available on *Common Manual's* Web site at www.commonmanual.org. Please carefully note the effective date of each policy change.

Social Security Numbers on Individual Checks and Master Check Transmittals

The *Common Manual* has been revised to remove the requirement that the lender provide the borrower's and/or the student's Social Security Number (SSN) on an individual check. The *Manual* continues to require that the lender provide sufficient identifying information on the check to ensure that the school may efficiently match the check to the appropriate student. Such information may include the borrower's and/or student's SSN, a student identifier assigned by the school or lender and communicated to the other party, or other reliable identifying information.

In addition, for a lender that issues master checks, the lender is required by federal regulation to include the borrower's name and SSN, but in the case of a parent PLUS Loan, there is no federal requirement that the lender include the dependent student's SSN. Language has been revised to permit the lender to use alternate identifiers for the dependent student on the master check transmittal as well.

Affected Sections: 7.7.C Disbursement by Individual Check
7.7.D Disbursement by Electronic Funds Transfer (EFT) or Master Check

Effective Date: Loan disbursement checks issued by the lender on or after July 1, 2009, unless implemented earlier by the lender or the guarantor.

Basis: None.

Policy Information: 1079/Batch 156

Guarantor Comments: None.

Elimination of the Child Care Provider Loan Forgiveness Program

The Higher Education Opportunity Act (HEOA), P.L. 110-315, eliminated the Child Care Provider Loan Forgiveness Program. Text regarding this program will be moved to the History Appendix during the annual update of Appendix H.

Affected Sections: 2.3.C Common Forms
Figure 11-2 Forbearance Eligibility Chart
11.24.C National Service, Loan Forgiveness, or Department of Defense Repayment
Chapter 13 Claim Filing, Discharge, and Forgiveness
13.9 Forgiveness
13.9.A Loan Forgiveness Demonstration Program for Child Care Providers
13.9.B Teacher Loan Forgiveness Program
Appendix D.9 Other Department Contact Information
Appendix G Glossary

Effective Date: August 14, 2008.

Basis: HEA §428K, as amended by the Higher Education Opportunity Act (HEOA), P.L. 110-315.

Policy Information: 1080/Batch 156

Guarantor Comments: None.

Revised Notice of Assignment, Sale, or Transfer

The *Common Manual* has been revised to require that the notification that the lender or holder sends to the borrower when the loan is assigned, sold, or transferred to another lender or holder also include the effective date of the transaction, the date on which the current holder or servicer will stop accepting

payments and the date that the new holder or servicer will begin accepting payments.

Affected Sections:	3.4.B Loan Assignment, Sale, or Transfer
Effective Date:	Loans assigned, sold, or transferred by the lender or holder on or after August 14, 2008.
Basis:	HEA §428(b)(2)(F)(i), as amended by the Higher Education Opportunity Act (HEOA), P.L. 110-315; DCL GEN-08-12/FP-08-10.
Policy Information:	1081/Batch 156
Guarantor Comments:	None.

Revisions in Permitted and Prohibited Activities

The *Common Manual* has been revised to limit the assistance that a lender may provide to a school to technical assistance comparable to the kinds of technical assistance provided to a school by the Department under the Federal Direct Loan Program.

Revised policy also amends certain existing lender prohibitions. In addition to retaining the prohibition against the offering — directly or indirectly — of points, premiums, payments, and other inducements, a lender is not permitted to offer — directly or indirectly — prizes, stock or other securities, travel, entertainment expenses, tuition payment or reimbursement, the provision of information technology equipment at below-market value, additional financial aid funds, or other inducements to any school or employee of the school to secure applications for FFELP loans or to secure FFELP loan volume. Payments have been defined to specifically include payments for referrals and for processing or finder fees. Revisions have also been made to the following prohibited activities:

- Payments or other benefits provided to a student at a postsecondary school who acts as a lender's representative to secure FFELP loan applications from individual prospective borrowers, unless the student is also employed by the lender for other purposes and the student has made all appropriate disclosures regarding employment with the lender.
- Compensating a school financial aid office employee or a school employee who has responsibilities with respect to the school's student loans or other financial aid for service on an advisory board, commission, or group established by a lender or group of lenders, except that a lender may reimburse such an employee for reasonable expenses incurred in that service.

Revised policy adds a prohibition against entering into any type of consulting arrangement or other contract, with an employee in the financial aid office of a school or an employee who has responsibilities with respect to student loans or other financial aid at the school, to provide services to the lender. In addition,

revised policy clarifies that the prohibition against unsolicited mailings applies to mailings made by mail or electronically and to mailings to students and families of students enrolled in secondary or postsecondary schools, unless the lender has previously made a FFELP loan to the student or the student's parent.

Revised policy also prohibits a lender from performing for a school or paying, on behalf of a school, another person to perform any function that the school is required to perform under any Title IV program. However, text was revised to state that a lender may participate in person in a school's required exit counseling as long as the school's staff is in control of the counseling, whether in person or via electronic capabilities, and such counseling does not promote the products or services of any specific lender.

Affected Sections:	3.4.C Permitted and Prohibited Activities
Effective Date:	Lender activities that occur on or after August 14, 2008.
Basis:	HEA §435(d)(5) as amended by the Higher Education Opportunity Act (HEOA), P.L. 110-315; DCL GEN-12-08/FP-08-10.
Policy Information:	1082/Batch 156
Guarantor Comments:	None.

Student Consumer Information

The *Common Manual* has been updated to include Higher Education Opportunity Act changes that incorporate new or modified consumer information disclosure requirements for a school, as follows:

- The terms and conditions of any FFELP, FDLP, or Federal Perkins loan that a student receives.
- Any plans the school has to improve its academic programs.
- The school's policies on unauthorized peer-to-peer file sharing, including disciplinary actions that are taken against students who use the school's information technology system to engage in unauthorized distribution of copyrighted materials. Annually, a school must explicitly inform students that a student may be subject to civil and criminal penalties for unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing.
- Student body diversity at the school, including information on the percentage of enrolled, full-time students who are male, female, receive a Federal Pell grant, and are a self-identified member of a major racial or ethnic group.
- From data gathered through alumni surveys, student satisfaction surveys, the National Survey of Student Engagement, the Community College Survey of

Student Engagement (as applicable), state data systems, or other relevant sources:

- Information about employment placement and the types of employment obtained by graduates of the school's degree or certificate programs.
- The types of graduate and professional education in which graduates of the school's four-year degree programs enrolled.
- At a school that maintains on-campus student housing facilities, the school's annual fire safety report and its campus fire safety practices and standards.
- The school's current campus policies regarding immediate emergency response and evacuation, including the use of electronic and cellular communication (if appropriate).
- The retention rate of certificate- or degree-seeking, first-time, full-time undergraduate students entering the school.
- The school's policies regarding vaccinations.
- The school's transfer-of-credit policy including, at a minimum, the criteria the school uses regarding the transfer of credit earned at another school, and a list of other schools with whom the school has established an articulation agreement. An articulation agreement is an agreement among schools that specifies the acceptability of transfer courses toward meeting specific degree or program requirements. The Department may not require a school to establish a particular policy, procedure, or practice regarding transfer of credit.
- At a school that provides on-campus housing, the school's missing student notification policy for students who reside in on-campus housing. This policy must inform each such student of all of the following:
 - A student may confidentially register contact information for an individual the school will contact no later than 24 hours after the school determines that the student is missing.
 - The school must notify a custodial parent or guardian no later than 24 hours after the school determines that a student who is under 18 years of age, and not an emancipated minor, is missing.
 - The school will notify the appropriate law enforcement agency no later than 24 hours after the school determines that the student is missing.

Revised policy deletes the following consumer information-related requirements:

- Disclosing conditions under which a FFELP borrower may obtain deferment for service in the Peace Corps, under the Domestic Volunteer Service Act of 1973, or comparable volunteer service for a tax-exempt organization.

- Collecting a student signature on consumer information disclosures and retaining a copy of the completed disclosure in the student's file.

Revised policy clarifies that foreign schools are exempt from the requirement to collect and distribute a report on campus crime statistics, but must keep a daily crime log and make timely warnings of crimes to the campus community.

In addition, other non-substantive changes have been made to the *Manual's* text to more closely align it with existing regulatory language.

Affected Sections: 4.4.B Consumer Information

Effective Date: August 14, 2008.

If the Department publishes guidance with a different triggering event, the *Common Manual* will immediately notify the FFELP community of the change.

The deletion of the requirement to retain a signed consumer information disclosure in the student's file is retroactive to the implementation of the *Common Manual*.

Basis: HEA §485(a), (e), (f), (h), (i), and (j) as amended by the Higher Education Opportunity Act (HEOA), P.L. 110-315; DCL GEN-08-12; Student Right to Know and Campus Security Act (P.L. 101-542); DCL GEN-90-41.

Policy Information: 1083/Batch 156

Guarantor Comments: None.

Extenuating Circumstances in Adverse Credit Determinations

The *Common Manual* has been revised to permit a lender to approve a loan for a PLUS applicant with adverse credit by determining that extenuating circumstances exist if, during the period beginning on January 1, 2007, and ending on December 31, 2009, the applicant is or has been 180 days or less delinquent on mortgage loan payments on the borrower's primary residence or on medical bill payments for the applicant or the applicant's family.

Affected Sections: 7.1.B Creditworthiness

Effective Date: Effective for loans first disbursed on or after July 1, 2008, for extenuating circumstances existing between January 1, 2007, and December 31, 2009.

Basis: HEA §428B(a)(3)(B)(i), as amended by the Ensuring Continued Access to Student Loans Act (ECASLA), P.L. 110-227 and the Higher Education Opportunity Act (HEOA), P.L. 110-315; DCL GEN-08-08/FP-08-07; DCL GEN-08-12/FP-08-10.

Policy Information: 1084/Batch 156

Guarantor Comments: None.

In-School and Post-Enrollment Deferments for PLUS Loans

The text of the *Common Manual* has been revised to clarify that a PLUS borrower who meets the conditions for an in-school deferment may defer all of his or her PLUS, Stafford, and Consolidation loans, as applicable. The *Manual* has also been revised to comply with the provisions of the Higher Education Opportunity Act (HEOA) regarding the eligibility of a parent PLUS borrower to receive an in-school deferment for a PLUS loan first disbursed on or after July 1, 2008, and borrowed on behalf of a student who meets the conditions for an in-school deferment. An in-school deferment on a parent PLUS loan first disbursed on or after July 1, 2008, and based on the enrollment of the dependent student is loan-specific as opposed to borrower-specific.

PLUS loan borrowers are eligible to receive in-school deferments as follows:

- A Grad PLUS borrower may receive an in-school deferment based on his or her at-least-half-time enrollment at an eligible school. A lender must grant the in-school deferment if it receives information that supports the borrower's eligibility for the deferment, i.e., no request from the borrower is required.
- A parent PLUS borrower may receive an in-school deferment based on his or her at-least-half-time enrollment at an eligible school. A lender must grant the in-school deferment if it receives information that supports the borrower's eligibility for the deferment, i.e., no request from the borrower is required.
- A parent PLUS borrower may receive an in-school deferment based on the at-least-half-time enrollment status of the dependent student for whom the PLUS loan is borrowed, if the PLUS loan was first disbursed on or after July 1, 2008. The parent borrower must request the deferment from the lender.

In addition, the HEOA permits the lender to grant an additional period of deferment for a PLUS loan first disbursed on or after July 1, 2008. This period is called a post-enrollment deferment. The post-enrollment deferment applies to a six-month period that begins on the day after the PLUS borrower or student for whom a PLUS loan was borrowed ceases to be enrolled at least half time at an eligible school. PLUS loan borrowers are eligible to receive post-enrollment deferments as follows:

- A Grad PLUS borrower may receive a post-enrollment deferment beginning on the day after his or her at-least-half-time enrollment at an eligible school, as determined by the out-of-school date provided by the school. A lender must grant the post-enrollment deferment if it receives information that supports the borrower's eligibility for the deferment; i.e., no request from the borrower is required.
- A parent PLUS borrower may receive a post-enrollment deferment beginning on the day after his or her at-least-half-time enrollment at an eligible school. The parent borrower must request the post-enrollment deferment from the lender.

- A parent PLUS borrower may receive a post-enrollment deferment beginning on the day after the at-least-half-time enrollment status of the dependent student for whom the PLUS loan is borrowed, as determined by the out-of-school date provided by the school. The parent borrower must request the post-enrollment deferment from the lender.

If both the parent PLUS borrower and the student for whom a PLUS loan was borrowed meet the conditions for an in-school deferment, the parent PLUS borrower may request a deferment during any six-month period beginning on the later of the day on which the parent or the student ceases to be enrolled at least half time.

Affected Sections: 11.6 In-School Deferment and Summer Bridge
11.6.A Eligibility Criteria — In-School

Effective Date: PLUS loans first disbursed on or after July 1, 2008.

Basis: HEA §428B(d)(1) as amended by the Higher Education Opportunity Act (HEOA), P. L. 110-315, DCL GEN-12-08/FP-08-10.

Policy Information: 1086/Batch 156

Guarantor Comments: None.

In-School Deferment from NSLDS Data

The *Common Manual* has been revised to require a lender, at the request of a school, to use data on the National Student Loan Data System (NSLDS) to process a borrower's in-school deferment.

Affected Sections: 11.6.B Deferment Documentation — In-School

Effective Date: In-school deferments granted by the lender on or after August 14, 2008.

Basis: HEA §428(b)(1)(Y), as amended by the Higher Education Opportunity Act (HEOA), P.L. 110-315; DCL GEN-08-12/FP-08-10.

Policy Information: 1087/Batch 156

Guarantor Comments: None.

Loan Forgiveness Program for Service in Areas of National Need

The *Common Manual* has been updated to include information regarding the Loan Forgiveness Program for Service in Areas of National Need that was added to the Higher Education Act as a result of the Higher Education Opportunity Act (HEOA), P.L. 110-315. The Department will grant loan forgiveness under this program on a first-come, first-served basis, contingent on the availability of annual federal appropriations. This program is currently not funded. To qualify under this

forgiveness program, a borrower must be employed full time in an area of national need and must not be in default on the loan for which forgiveness is sought. A borrower with a parent PLUS loan or a Consolidation loan that repaid a parent PLUS loan is not eligible for loan forgiveness under this program.

Affected Sections: 13.9.B Loan Forgiveness Program for Service in Areas of National Need

Effective Date: School, academic, or calendar year of full-time employment completed after August 14, 2008.

Basis: HEA §428K, as amended by the Higher Education Opportunity Act (HEOA), P.L. 110-315.

Policy Information: 1088/Batch 156

Guarantor Comments: None.

Loan Repayment Program for Civil Legal Assistance Attorneys

The *Common Manual* has been updated to include information regarding the Loan Repayment Program for Civil Legal Assistance Attorneys that was added to the Higher Education Act as a result of the Higher Education Opportunity Act (HEOA), P.L. 110-315. The Department will grant loan repayment under this program on a first-come, first-served basis, contingent on the availability of annual federal appropriations. This program is currently not funded. When funds are available, in order to qualify under this program, a borrower must be employed full time as a civil legal assistance attorney for a period of at least three years and must not be in default on the loan for which repayment is sought. A borrower with a parent PLUS loan, a Consolidation loan that repaid a parent PLUS loan, or any loan other than a FFELP, Federal Direct, or Federal Perkins loan (e.g., a HEAL, HPSL, etc.) will not be eligible for loan repayment under this program.

Affected Sections: 13.9.C Loan Repayment Program for Civil Legal Assistance Attorneys

Effective Date: August 14, 2008.

Basis: HEA §428L, as amended by the Higher Education Opportunity Act (HEOA), P.L. 110-315.

Policy Information: 1089/Batch 156

Guarantor Comments: None.

This, that, and the other

Podcasts, blogs, online chatrooms, and now “microlectures” are just some of the latest pedagogical tools used in college classrooms. Microlectures make brevity a virtue, offering short bursts of information — a minute or so — in an online format. San Juan College, a community college in Farmington, New Mexico, introduced

microlectures in a new online degree program in occupational safety in the fall and are now using the tool with subjects like reading, tribal governance, and veterinary studies. Designers for the course claim that such tiny bursts in an online class can teach just as well as traditional lectures — as long as they're supplemented with assignments and discussions.

Enrollment in the online occupational safety program grew to 449 by its second semester. San Juan College hopes to expand the use of microlectures to as many online classes as possible. Instructors at other colleges, such as York University in Toronto, have experimented with lectures that last about 20 minutes — particularly in online classes, where students can quickly grow bored watching a talking head on their computer screens.

You can read more about this latest teaching trend in the online *Chronicle of Higher Education* at http://chronicle.com/free/v55/i26/26a00102.htm?utm_source=at&utm_medium=en. Note that some articles in the *Chronicle* are available only to subscribers.



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