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## Tip<sup>of</sup> the Week

Many college seniors are contemplating their post-graduate careers. Help them explore their options with *Adventures In Education's* tool for matching interests, skills, and abilities. Look for the resource at [www.aie.org/College/Careers/index.cfm](http://www.aie.org/College/Careers/index.cfm).

## Federal updates

### New offerings in the IBR webinar series

With July 1, 2009, fast approaching, we know everyone is interested in making sure they understand the new Income-Based Repayment (IBR) option. Please plan to join industry experts for an IBR webinar series offered by the National Council of Higher Education Loan Programs (NCHELP) to get ready for implementation of this new repayment option for borrowers. To prepare schools to answer IBR-related questions and to help lenders as they offer IBR to borrowers, we encourage affected parties to attend one or more of the webinar sessions described below.

- **An Introduction to IBR for Schools** (April 9, 1:30 p.m. – 3 p.m., CDT): To assist schools with general counseling, this session will include a general overview of IBR, including eligible loans, key terms, determination of partial financial hardship, tracking payments, and loan forgiveness.
- **IBR Lender/Service Issues** (April 16, 1:30 – 3:30 pm, CDT): This webinar will feature more detailed discussion on the payment terms and disclosure, determination of partial financial hardship, tracking payments toward forgiveness, and claim filing.

- **IBR — LaRS and Interest and SAP issues** (April 28, 1:30 p.m. – 3:30 p.m., CDT): This session will discuss tracking of the 36 months of paid interest, billing for interest, and special allowance.

### **More information**

Please mark your calendars with these dates and times, and watch *Shoptalk Online* for registration details in the near future.

## **TG updates**

### **TG to offer enhanced version of TG Loans By Web™**

In early April, TG will introduce an improved version of its online application tool — TG Loans By Web™. TG Loans By Web offers a convenient, electronic way to complete the federal student loan application process. Using TG Loans By Web, borrowers can apply for a student loan, access entrance counseling, request a PLUS loan credit check, and e-sign a promissory note — all from one simple interface available day or night.

With the spring release of TG Loans By Web, TG makes a number of key changes to the electronic tool, including improvements to security, e-mail data collection, and the borrower-initiated request process.

Webinars reviewing the various changes have been scheduled. For more information, please refer to the companion article in this edition announcing various webinars on enhancements to TG Loans By Web and AdvanTG Web™.

Here is a short review of the latest enhancements to TG Loans By Web.

#### **Improving security for TG Loans By Web**

A new borrower registration process will eliminate the use of the borrower's SSN and date of birth as authentication tools. Instead, the borrower will choose a user ID and password to log in. The process for creating the user ID and password will be simple to complete. Also, a borrower will be able to reset passwords as well as access the user ID by answering a few security questions, established during the registration process.

For questions about the new security process, contact TG's product support team at (800) 332-1455.

#### **Transferring borrowers from a lender or servicer Web site**

The new release will allow borrowers to transfer from another lender or servicer Web site to TG Loans By Web. In the process, TG Loans By Web will capture the school and lender ID transferred as attributes in the Web address.

Implementing this functionality requires minimal changes to a lender or servicer site. To learn more, contact your TG account executive at (800) 252-9743, or send an e-mail message to [relationship.management@tgslic.org](mailto:relationship.management@tgslic.org) for more information.

### **Adding the borrower's e-mail to e-sign form-post**

As a reminder to lenders, the borrower's e-mail address will be added to the e-sign form-post that lenders receive when TG Loans By Web transitions a borrower to the lender's e-sign site.

To take advantage of this new functionality, lenders will need to modify their site to recognize and capture this new information. There will be no change in service for lenders and servicers that do not wish to use the borrower's e-mail information.

For additional implementation details, please contact your TG lender consultant at (800) 892-1357.

### **Simplifying borrower data collection**

The process for collecting the student's e-mail address has changed. A confirmation field has been added for borrowers to enter and then confirm their e-mail address. Requesting the e-mail address twice is a standard e-commerce practice and should help identify typos in e-mail addresses.

### **Enhancing the borrower-initiated request process**

Schools that direct borrowers to TG Loans By Web to request a loan will see several process improvements with the spring release.

- In completing a request, borrowers will be notified about the status of an application and learn which institution — school, lender, servicer, or guarantor — will take the next step in the process. The message screen layout has also been redesigned.
- On subsequent visits to TG Loans By Web, borrowers will have access to information they submitted as well as an on-screen message listing the status of the application.
- Borrowers awaiting a final processing decision will also be able to reprint or e-sign their note.

### **Helping borrowers get the most from TG Loans By Web**

TG offers tip sheets customized for the type of borrower — student or parent — and for each processing option — school certification or borrower request. These tip sheets concisely describe the TG Loans By Web process so that students and families can complete an MPN more efficiently.

Access and download the tip sheets from *TG Online* at [www.tgslic.org/products/lbw/process.cfm](http://www.tgslic.org/products/lbw/process.cfm).

## For help

For questions about TG Loans By Web or AdvanTG Web, please contact TG's product support team at (800) 332-1455, or send an e-mail to [product.support@tgsic.org](mailto:product.support@tgsic.org).

## TG schedules webinars on enhancements to AdvanTG Web™ and TG Loans By Web™

In early April, TG will make available several enhancements to its application and loan management system, AdvanTG Web™, and its online loan application tool, TG Loans By Web™. Among other things, these enhancements help simplify change transaction management and open loan processing to any combination of FFELP lender, school, and guarantor. For more details about enhancements to the AdvanTG Web, refer to last week's [Shoptalk Online](#) article.

The spring release of TG Loans By Web offers a number of other key changes, including improvements to e-sign options, security, e-mail data collection, and the borrower-initiated request process. (See the previous article in this edition.)

To help users benefit from these improvements, TG has scheduled various webinars that explain the changes and offer time for customer Q&A.

### Webinar times and topics

Webinars reviewing the various changes have been scheduled for each product before and after the new release. Here is a complete list.

- Wednesday, April 1, 2 p.m.-3 p.m., CDT: change transaction redesign
- Thursday, April 2, 10 a.m.-11 a.m., CDT: AdvanTG Web and TG Loans By Web enhancements
- Friday, April 3, 10 a.m.-11 a.m., CDT: change transaction redesign (repeat session)
- Friday, April 3, 2 p.m.-3 p.m., CDT: AdvanTG Web and TG Loans By Web enhancements (repeat session)
- Monday, April 6, 2 p.m.-3 p.m., CDT: change transaction redesign (repeat)
- Tuesday, April 7, 10 a.m.-11 a.m., CDT: AdvanTG Web and TG Loans By Web enhancements (repeat)
- Wednesday, April 8, 2 p.m.-3 p.m., CDT: TG Loans By Web's open processing and e-sign options
- Thursday, April 9, 10 a.m.-11 a.m., CDT: TG Loans By Web's open processing and e-sign options (repeat)

- Tuesday, April 14, 2 p.m.-3 p.m., CDT: TG Loans By Web open processing, e-sign options, and change transaction redesign
- Wednesday, April 15, 10 a.m.-11 a.m., CDT: TG Loans By Web open processing, e-sign options, and change transaction redesign (repeat)

### **To attend a webinar**

To participate, register for one of the listed webinars at [www.tgslc.org/training/webinars/register.cfm](http://www.tgslc.org/training/webinars/register.cfm).

### **For help**

For questions about TG Loans By Web or AdvanTG Web, please contact TG's product support team at (800) 332-1455, or send an e-mail to [product.support@tgslc.org](mailto:product.support@tgslc.org).

## **Upcoming TG webinar taps into the power of the Positive+Balance Community<sup>SM</sup>**

TG offers a unique financial literacy Web site geared to the needs of financial aid educators. The Positive+Balance Community<sup>SM</sup> combines all the advantages of an online experience — for example, easy-to-download resources — with the benefits of a social network site — users can blog on their financial literacy programs and join online conversations on financial literacy issues.

TG presenters will be leading a webinar, "Tapping into the Power of the Positive+Balance Community," which explores the dynamic features of the Positive+Balance Community ([www.PositiveBalance.org](http://www.PositiveBalance.org)) and explains how financial aid professionals and educators can use the site to support financial literacy education efforts on their campuses.

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**

The webinar will be offered on Wednesday, March 25, from 3 p.m. to 3:45 p.m., CDT.

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]).

## Join the community.

The Positive+Balance Community is an online destination for financial literacy solutions and support. Visit [www.PositiveBalance.org](http://www.PositiveBalance.org) to sign up for your free membership.

## 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@tgsdc.org](mailto:margery.harvey@tgsdc.org).

## Spring edition of *Enrollment Management Journal* available



The spring issue of TG's scholarly publication, the *Enrollment Management Journal: Student Access, Finance, and Success in Higher Education*, is now available.

An issue of the *Enrollment Management Journal* can cover a variety of subject matter, including admission standards, tuition, financial aid policies, uses of student data software, need-based and merit-based aid, and other issues that directly pertain to successful student enrollment. As the journal's publisher, TG aims to advance knowledge about these critical areas and make new and relevant data available to practitioners, researchers, and policy makers.

TG released the spring 2009 edition in collaboration with the University of Nebraska–Lincoln. In this issue, the "Scholarship and Research" section offers discussion on a wide range of subjects, including:

- "Is Higher Education the Great Equalizer? Examining Early Occupational Attainment by Race, Class, and Gender," which uses national data to examine one of the more common measures of success — the employment and earnings levels of college graduates. The article focuses on differences between males and females as well as racial and ethnic groups;
- "Financial Aid and Engagement: An Examination of How a Private Scholarship Program Facilitates Access, Retention, and Success for Low-Income Students," which uses a qualitative methodology to investigate the impact of a private tuition scholarship program on low-income students' access to a four-year postsecondary experience; and
- "First-generation Students' Acquisition of College Knowledge: Examining the Effectiveness of Outreach Programs in South Texas," which evaluates the effectiveness of two outreach programs in South Texas, GEAR-UP and Upward Bound, in preparing minority, low-income, and first-generation students for college.

The second section of the journal, "From the Field," highlights enrollment management activities or strategies that have proven successful, such as:

- The Enlace program in the San Jose/Evergreen Community College District in California. Enlace focuses on the goal of increasing the success and persistence rates of Latino/a students; and
- The efforts to improve first-year retention at the University of Nebraska–Lincoln, including three initiatives that students have reported as influential in their first-year experience.

### To learn more

For additional information or to subscribe, please visit [www.tgslc.org/emj](http://www.tgslc.org/emj).

The *Enrollment Management Journal*, which is available by subscription only, is an initiative of the Council for the Management of Educational Finance.

## This, that, and the other

Given current market stresses and rising college costs, many students are looking for the most economical path through college. Colleges are obliging them, offering more programs that students may complete in three years.

Members of the American Council on Education urged colleges to consider three-year degrees, calling them the higher education equivalent of a fuel-efficient car. According to the organization, the three-year degree option could help private colleges attract students as more families struggle with tuition costs.

Read the complete *New York Times* article on the topic at [www.nytimes.com/2009/02/25/education/25hartwick.html?\\_r=1&ref=education](http://www.nytimes.com/2009/02/25/education/25hartwick.html?_r=1&ref=education).



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