

In this issue:

Federal updates	2
ED announces approval of revised Stafford and PLUS MPNs and related forms.....	2
ED reminds 2009-10 applicants to update estimated income information	6
TG updates	7
TG Annual Training Conference spotlights dedication of FFELP community.....	7
Conference session considers effects of new three-year cohort default rate calculation.....	8
Conference spotlight: Financial aid panel focuses on the value of the FFELP	9
Financial literacy program directors share their expertise during conference panel presentation	10
Student retention planning vital to student success according to conference panelists	11
Conference spotlight: Measuring the success of financial literacy efforts.....	12
Spotlight on creativity: Conference session offers ways to integrate creativity into work	13
TG offers new training to help financial aid rookies knock it out of the ballpark.....	14
Trends and issues	15
Policy potpourri	15
This, that, and the other	16

Tip^{of} the Week

Find out how TG's Integrated Default Assistant™ (IDA™) can help your school manage its TG cohort default rate. To learn more, contact TG's product support team at (800) 332-1455, or send an e-mail message to product.support@tgsic.org.

Federal updates

ED announces approval of revised Stafford and PLUS MPNs and related forms

The newly revised Stafford and PLUS Loan Master Promissory Notes (MPNs) and their related documents have been approved by the Department of Education (ED) and the Office of Management and Budget (OMB) and are ready for implementation. The revised forms include the new benefits and requirements of The Higher Education Reconciliation Act of 2005 (HERA), the College Cost Reduction and Access Act of 2007 (CCRAA), the Ensuring Continued Access to Student Loans Act (ECASLA), and the Higher Education Opportunity Act (HEOA,) as well as final regulations issued on November 1, 2007 and October 23, 2008. This article discusses highlights of the changes to the forms and TG's implementation plans.

Logistics of implementing the revised Addenda and PLDs

Program participants are to discontinue using the current Stafford and PLUS addenda and Plain Language Disclosures (PLDs) and begin using the revised addenda and PLDs as soon as possible.

The revised Stafford and PLUS addenda must be used with the current versions of the Stafford MPN (OMB No. 1845-0006, exp. Date 02-29-2008) and PLUS MPN (OMB No. 1845-0069, exp. Date 03-31-2008) to inform borrowers of the statutory and regulatory changes to the terms and conditions of their loans until the revised Stafford and PLUS MPNs have been implemented. Each addendum includes a notation in the lower right hand corner that identifies the form number and expiration date of the MPN that the addendum should accompany. TG will begin replacing the current addenda with the revised addenda beginning immediately and concluding with TG Loans By Web™ implementation within the next month. The revised addenda will be phased out of TG products when we implement the revised MPNs this summer.

Lenders are to provide the revised PLDs to borrowers of subsequent loans under an existing MPN and to new borrowers who completed MPNs before the revised forms were available. Borrowers with existing MPNs who are not borrowing a subsequent loan may be advised of the changes to the terms and conditions of their loans through existing processes such as annual mailings, delinquency notices, Web sites, etc.

TG has posted the revised addenda and PLDs on *TG Online* at www.tgslc.org/forms/frms_addenda.cfm. The forms are available for download in a PDF format. Schools and lenders may photocopy these forms as needed.

Logistics of implementing the revised MPNs

ED has provided a transition period for implementing the newly revised MPNs beginning immediately and continuing through September 30, 2009. During this

possible. This means there are minor wording changes throughout the forms to synchronize the language and to use the clearest, shortest, and most accurate version of existing approved language. The workgroups and ED also included carefully crafted language to meet new disclosure requirements to the extent possible.

Changes to the MPN include:

- The phrase “or any accompanying document” was added in the Warning document header about making false statements or misrepresentations on the MPN.
- Language explaining and supporting the government’s fight on terrorism and money laundering and the effect it will have on borrowers was added in the document header.
- A statement that references provided should have known the borrower for at least three years was added.
- A reference to the Academic Competitiveness Grant (ACG) and the National Science and Mathematics to Retain Talent (SMART) Grant was added in the overpayment certifications.
- A reference to a conviction or plea of guilty or no contest to a charge of fraud in securing Title IV funds was added in the repayment certifications.
- Authorization to call a borrower at his or her cellular telephone number provided by the borrower and to use an automated dialing system and pre-recorded artificial or text message was added.
- A statement that the lender may use a servicer was added to the disclosure section.
- The term “guarantee fee” was changed to “federal default fee.”
- Information about income-based repayment and the application of payments under income-based repayment was added to the Repayment and Acceleration and Default sections in the MPN and the Rights and Responsibilities sections.
- The term “credit bureau” was changed to “consumer reporting agency.”
- The legal notices were expanded and clarified to add information about inducements.
- Information about reporting loans to the National Student Loan Data System and who will have access to that information for specific purposes was added to the Legal Notices section.

Changes to the Instructions and Important Notices sections include:

- Instructions for completing the address field were expanded and made consistent with postal guidance.
- Instructions for completing the telephone number were clarified to request the number at which the borrower can most easily be reached.
- The privacy and financial notices were clarified and expanded to include additional disclosures about how information is used and to whom it is available.

Changes to the Borrower Rights and Responsibilities section include:

- The names of older loans that are no longer available were removed from the FFELP list of loan types.
- The requirement to complete the FAFSA was added to the Stafford MPN.
- The requirement to sign a new MPN if requested to do so by the lender was added.
- The Stafford loan limits discussion was clarified and expanded and the loan limit chart was updated.
- Disbursement language was expanded and clarified.
- The interest rate section was revised to reflect the change to a fixed interest rate.
- Information limiting the interest rate that can be charged to certain borrowers under the Service members Civil Relief Act was added to the Interest Rate section.
- The payment of interest section was reorganized and clarified and a section on interest capitalization was moved from the chart to a separate section of the Borrower Rights and Responsibilities.
- An indication that additional information on repayment plans will be provided during exit counseling was added to the Repayment section.
- New disclosure requirements when a loan sale or transfer occurs were added.
- Information on special repayment arrangements and repayment benefit programs that are available now and that may become available were added. These include Information on a no-accrual-of-interest benefit for qualifying active duty military service, public service loan forgiveness, and educational awards.
- Information on false certification due to identity theft was added to the Loan Discharge section.

- Information on options for loan discharge due to total and permanent disability and requirements to obtain such a discharge were added to the Loan Discharge section.
- Information on new PLUS deferments for at least half-time enrollment and for the 6-months following the end of at least half-time enrollment was added to the Deferment section.
- Information on assignment of a loan to the Department of Education was added to the Consequences of Default section.
- Information that a federal student loan will be identified as an education loan when reported to a consumer reporting agency was added.

Changes to the School Certification Form include:

- The OMB approval information and the Paperwork Reduction Notice were added.
- The certifications were reorganized and expanded.

More information

To access *Dear Colleague Letter* FP-09-04, visit <http://ifap.ed.gov/dpccletters/FP0904.html>.

For questions about the forms, contact TG customer assistance at (800) 845-6267, or send an e-mail message to cust.assist@tgslc.org.

ED reminds 2009-10 applicants to update estimated income information

On May 1, 2009, ED will send notifications to selected 2009-10 Free Application for Federal Student Aid (FAFSA) filers who indicated, or whose parent(s) indicated, that they completed the FAFSA using estimated income information. The notifications will ask applicants and their parents to compare their Student Aid Report (SAR) with information from their recently completed 2008 federal tax returns, and to make corrections as necessary; and to update the tax filing status questions even if all other income information on the FAFSA is correct.

Since many applicants provide estimated income information on the FAFSA, the goal of this notification is to prompt students and their families to correct FAFSA data if necessary, so that accurate information is used when determining a student's eligibility for aid. In many cases, the corrections that result from these notifications have a significant impact on the student's Expected Family Contribution (EFC).

The school's responsibility

In announcing the upcoming reminders, ED notes that the failure of an applicant to update his or her income and tax data after receiving a notification does not result

in "conflicting information" nor does it, by itself, trigger the need to verify applicant data. Schools are not responsible for ensuring that updates or corrections are submitted, except under regular verification requirements or when issues of conflicting information arise.

In most instances conflicting information exists when income and tax information on a subsequent Institutional Student Information Record (ISIR) transaction differs from information on an earlier transaction. However, updating the tax return status field from "will file" to "already completed" is considered resolution of the conflicting information for such applicants.

More information

The full announcement, including the reminder notification schedule, file selection criteria, notification format, notification text, and ED contact information, is available on the Information for Financial Aid Professionals Web site at <http://ifap.ed.gov/eannouncements/041609Notifi0910ApplRemindIRS.html>.

TG updates

TG Annual Training Conference spotlights dedication of FFELP community



More than 300 financial aid professionals gave an enthusiastic reception to this year's TG Annual Training Conference, held in Austin, Texas, from April 22-24. The 2009 TG Annual Training Conference offered a comprehensive menu of workshops on important financial aid issues, including default prevention strategies, tips for improving financial literacy, and regulatory changes. The conference, which was themed

"Stepping Up for Students — The Rhythm of FFELP," considered current developments in the student loan industry and paid particular attention to the dedication and energy that financial aid professionals bring to their work.

Setting the beat

A rousing high school drumline helped kick off events during the opening general session on Wednesday, April 22. Sue McMillin, TG's President and CEO, set the conference tone with an address on the current state of the industry, noting that change brings opportunity. She reiterated TG's commitment to helping students realize their educational dreams through outreach initiatives, financial literacy programs, and training in debt management. She emphasized TG's support of borrower choice and its focus on the future of higher education.

Dora Ann Verde, chair of TG's Board of Directors, agreed, saying that TG strives to broaden access to higher education and remains dedicated to helping students in Texas and across the nation.

Beatles' formula for success

Following the opening address, attendees were treated to a motivational program titled "The 5 Best Decisions the Beatles Ever Made," led by Bill Stainton, a TV producer and writer. Stainton delivered an energetic program on the Beatles' style of management — a formula that other teams or organizations can adopt. Components of the formula included:

- Spread the spotlight (share the success).



TV producer Bill Stainton presents the keynote address

- Have a single, shared vision.
- Play to your strengths.
- Shake it up (take some risks).
- Carry the weight (go the extra mile).

The audience played a part in Stainton's presentation, literally. Stainton invited attendees to join in various participation activities, including a rendition of the Beatles' "She Loves You" that closed the session.

Conference agenda online

Visit *TG Online* at

www.tgslc.org/tgconference/index.cfm if you'd

like to view details about this year's conference agenda. Presentation materials for particular sessions will be available online soon. If you have questions about this year's agenda or future events, contact Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgslc.org.

Conference session considers effects of new three-year cohort default rate calculation

A new three-year cohort default rate (CDR) calculation has become the focus of much industry discussion. The change and its impact on school customers was also the subject of a special conference session delivered by Joe Braxton, TG default aversion consultant.

The presentation offered CDR projections by school type, using data volunteered by schools, including two public 4-year universities, a private 4-year university, a public 2-year community college, and a proprietary institution.

Conclusions included the following:

- Among all cases, there were increases in the cohort default rate from two years to three years.
- When the cohort default rate was calculated for seven years, the rate increase was more dramatic, indicating that the challenge to addressing default may lie further beyond the three-year window.
- Trends in rate performance varied, which can be attributed to individual circumstances surrounding each institution, including changes in approach, industry-wide changes in enrollment trends, and other factors.
- Similar observations were made when examining delinquency rates for these institutions, in comparison to default rates.

Given the data, the challenge remains similar to what it was — averting default regardless of the situation.

To learn more

Visit *TG Online* at www.tgslc.org/tgconference/index.cfm if you'd like to view details about this year's conference agenda. Presentation materials for particular sessions will be available online soon. If you have questions about this year's agenda or future events, contact Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgslc.org.

Conference spotlight: Financial aid panel focuses on the value of the FFELP



(from left to right) Terry Bazán, director of student assistance for Austin Community College; Julia Benz, assistant vice chancellor of scholarships and financial aid, University of Denver; and Jim Reed, financial aid director for West Texas A&M University

Financial aid professionals from a variety of schools focused on the benefits of the FFELP during a conference session moderated by Kim Alexander, TG vice president for customer focus. The three presenters — Jim Reed, financial aid director for West Texas A&M University; Julia Benz, assistant vice chancellor of scholarships and financial aid, University of Denver; and Terry Bazán, director of student assistance for Austin Community College — offered anecdotal observations about the FFELP and its efforts to broaden access to higher education.

Proactive support, community presence

Reed said that lenders, servicers, and guarantors proactively help in resolving loan issues, including problems that arise with loan identification, processing, and related activities. He added that his students benefit from the “local connection”; that is, borrowers feel supported more effectively when they associate their loan with a lender that has a presence in their community.

Benz shared her unique and diverse experiences in implementing FFELP at three institutions — McAllister College, Rice University, and the University of Denver. She said that it was helpful that lawmakers provided institutions with freedom of choice, especially at a local level. She noted that the FFELP encourages the creation of a local community of people (guarantor, servicers, and lenders) that contribute to the program’s success.

Bazán said that applying for a student loan represents the first interaction with a financial institution for many students. She added that this relationship then grows through adulthood. Bazán recalled that, in the days prior to FFELP, students had difficulty understanding that education funds were in fact a loan that they had to repay.

To learn more

Visit *TG Online* at www.tgslc.org/tgconference/index.cfm if you'd like to view details about this year's conference agenda. Presentation materials for particular sessions will be available online soon. If you have questions about this year's agenda or future events, contact Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgslc.org.

Financial literacy program directors share their expertise during conference panel presentation

More schools are pursuing financial literacy initiatives that help prepare their students for the financial realities of life after college. A session at this year’s TG Annual Training Conference described four such campus efforts.

TG’s financial literacy program manager Margie Harvey hosted a “Best Practices in Financial Literacy” panel presentation featuring directors of financial literacy programs from various college campuses.

Providing a one-stop shop on financial literacy

Four presenters — Paul F. Goebel, director of the Student Money Management Center at the University of North Texas; Lytashia Grove, director of financial aid at the Chicago School of Professional Psychology; Mark Mielke, financial aid advisor at Texas A&M University; and Bill Spiers, director of financial aid at Tallahassee Community College — shared their experiences with developing and leading their college’s financial literacy initiatives.

Although all four panelists represent colleges that serve vastly different student populations with unique educational and career goals, the mission for all four programs was similar. Each program provides guidance and training to help students make smart personal finance decisions and lay a foundation for financial success throughout life. "We provide a one-stop shop for financial counseling so we don't have to send students elsewhere," said Mielke.

"Judging from the interest in the panel presentation, many schools have made educating their students about finances a priority," said Harvey. "Part of TG's mission is to provide support to help these schools with their financial literacy efforts."

To learn more

You'll also find a wealth of information and resources on financial literacy through the Positive+Balance CommunitySM. To sign up for a membership, visit www.PositiveBalance.org.

Visit *TG Online* at www.tgslc.org/tgconference/index.cfm if you'd like to view details about this year's conference agenda. Presentation materials for particular sessions will be available online soon. If you have questions about this year's agenda or future events, contact Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgslc.org.

Student retention planning vital to student success according to conference panelists

Many studies show an inverse relationship between the quality of student advising and student attrition. Early warning systems that help pinpoint students who are at risk for dropping out are increasingly effective tools for ensuring student success.

Information like this is important to faculty and staff and formed a large part of a TG conference session titled "Engaging Faculty and Staff for Student Success." Brent D. Cejda, associate professor in Educational Administration at the University of Nebraska–Lincoln, and Elizabeth Stanley, TG's director of student persistence and success, presented the session which, among other things, offered nine recommended steps for personalizing the advising process, including bonding, counseling, and coaching.

Retention is a shared responsibility

While many schools devote specific staff members to retention duties, other faculty, staff, and even other students can have a positive impact on student retention. Cejda and Stanley discussed trends in student retention, and shared information regarding the upcoming 2009 TG Student Success Symposia, a series of workshops for community colleges, independent colleges, and public universities interested in improving student persistence and success. Details about the symposia are available through [TG Online](#).

To learn more

Visit *TG Online* at www.tgslc.org/tgconference/index.cfm if you'd like to view details about this year's conference agenda. Presentation materials for particular sessions will be available online soon. If you have questions about this year's agenda or future events, contact Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgslc.org.

Conference spotlight: Measuring the success of financial literacy efforts

This year's TG Annual Training Conference offered attendees a unique training experience on financial literacy effectiveness — the "Financial Literacy Mini-symposium." TG's financial literacy program manager Margie Harvey and TG's integrated marketing manager Don Burns moderated the hour-long session during which participants discussed methods for measuring a program's success.

"We organized this mini-symposium to share ideas and gather information on how schools can take their financial literacy programs to the next level," said Harvey. "Developing methods to measure a program's effectiveness will help schools strengthen their efforts."

Tools for success

Participants separated into three groups and brainstormed solutions for measuring and tracking success and improving student participation in financial literacy efforts. All three groups agreed that tracking cohort default rates was a good measure for gauging the effectiveness of financial literacy efforts. Tracking attendance at events was also a useful measure.



TG's financial literacy program manager Margie Harvey

The groups suggested that surveys were one of the best qualitative methods for measuring success. "Surveys give you a reality check," said Harvey. "You may think that what you're doing is great, but then responses from surveys may tell you otherwise."

One solution for increasing participation is to require that students take a financial literacy course. Students could be tested at the beginning and the end of the course to measure how well they understood the concepts. "If scores increase, you will know your efforts are working and that you're moving in the right direction," said Burns.

Keeping track of the number of students that decline student loans each year may be another way to track effectiveness. The logic is that students with strong budgeting skills will be less likely to take out a loan if it is

not absolutely necessary.

Throughout the hour-long mini-symposium, the discussion consistently focused on the importance of keeping in touch with students. “The best way to know if you’re helping students and providing the information they need may be the most obvious — just ask them,” said Harvey.

To learn more

Visit *TG Online* at www.tgslc.org/tgconference/index.cfm if you'd like to view details about this year's conference agenda. Presentation materials for particular sessions will be available online soon. If you have questions about this year's agenda or future events, contact Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgslc.org.

Spotlight on creativity: Conference session offers ways to integrate creativity into work

Many people subscribe to the conventional wisdom that there are two types of people: creative people and everyone else. Others view creativity as a universal trait; for them, it's practically impossible to get through a day without making creative choices. The TG 2009 Annual Training Conference offered a variation of this debate with a thought-provoking “Creativity Workshop.”



University of Iowa professor Shelley Berc helped lead a workshop on creativity

Shelley Berc, a University of Iowa writing program professor, and Alejandro Fogel, a visual artist with work in galleries and museums around the world, presented key concepts of a creative approach to life. Berc and Fogel's philosophy encourages 15-minute daily creativity breaks, teaches the hows and whys of daily self-nurturing, and provides an alternative to traditional thinking about creativity.

Creativity in the office

Using various real-life examples, including artist Joan Miro and author Herman Melville, Fogel illustrated the unique nature of human thought — humans are considered to be the only creatures who think in metaphor — and how failing can be a critical component of success. Berc discussed the unique ability of humans to empathize with others, or “put ourselves in another creature's shoes.” In the financial aid office, this important skill can be key for providing creative responses to problems and designing customer service approaches that work.

To learn more

Visit *TG Online* at www.tgslc.org/tgconference/index.cfm if you'd like to view details about this year's conference agenda. Presentation materials for particular sessions will be available online soon. If you have questions about this year's agenda or future events, contact Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgslc.org.

TG offers new training to help financial aid rookies knock it out of the ballpark

If you've ever wished for a resource to get your office's financial aid rookies ready for the big leagues, check out TG's new training series, "Financial Aid for Rookies." TG understands that schools face multiple challenges in constructing a training plan for staff who are new to financial aid. Timing, cost, and staffing issues seem to present the greatest issues. "Financial Aid for Rookies," with its Web-based, on-demand modules, has been developed to address those concerns by providing schools with a flexible way to access and use financial aid training.

Timing

"Financial Aid for Rookies" is available by your schedule. Oftentimes, new financial aid staff have to hit the ground running, acquiring skills and knowledge while on the job. This can lead to inconsistent training or even gaps in knowledge. TG's new training offers comprehensive training available any time. Even better, the session isn't just for beginners — it's also a great way to provide refresher training to staff or to help individuals struggling with a particular topic or concept.

Saving costs and staff travel time

With shrinking travel and training budgets, it may be more difficult than ever to find the funds to participate in certain types of financial aid training. TG is pleased to offer "Financial Aid for Rookies" as a freely accessible resource at no charge.

TG's program also saves you time and minimizes any staff loss because of training. The session doesn't require you to send team members to off-site training, or dedicate another staff member to serve as a trainer for others.

What's covered?

The Rookies series includes fundamental financial aid topics that are crucial to new staff. The following modules are currently available:

- History and philosophy of financial aid
- Financial aid application process
- Student eligibility
- Verification

- Cost of attendance
- Need analysis and EFC calculation
- Financial aid packaging
- Satisfactory academic progress

The information provided is based directly on guidance from multiple sources, including the Higher Education Act of 1965, as amended; federal regulations; *Dear Colleague Letters* (DCLs); the *Federal Student Aid Handbook*; the *Common Manual*; and the FSA COACH.

Schools are in the best position to provide training to staff about policies and procedures, so “Financial Aid for Rookies” doesn’t attempt to cover topics in that level of detail. TG encourages you to provide additional information to staff about how a particular process works on your campus.

How can I use it?

Although schools can use TG’s session as individual self-paced training, they can also use it to facilitate discussion and questions during group training. Every module has built-in pop quizzes, as well as quizzes that may be downloaded and printed for those who desire additional testing.

The modules generally last less than an hour; some of them, depending on the topic, are shorter. In order to access “Financial Aid for Rookies,” users will need a computer with Internet access, media software, speakers, and, optionally, headphones.

More information

Visit the “Financial Aid for Rookies” page on *TG Online* at www.tgslc.org/training/rookies/index.cfm to access the modules and download the PDF quizzes. *Shoptalk Online* will announce additional training modules as they are developed.

Trends and issues

Policy potpourri

Q.: Can a school refuse to award student loans (federal or nonfederal loans) for summer sessions?

A.: A school may not have a policy of refusing to award federal student loans or refusing to certify a student’s full eligibility during a term, including the summer term. The 2008-09 *Federal Student Aid Handbook*, page 4-16, explains:

“On a case-by-case basis, you may refuse to certify/originate the loan for a borrower. Similarly, you may certify/originate a loan for an amount less than the borrower’s maximum eligibility. However, you must ensure that these decisions are made on a case-by-case basis, and do not constitute a pattern or practice that denies access to borrowers because of race, sex, color, income, religion, national origin, age, handicapped status or selection of a particular lender or guarantor. Also note that your school cannot engage in a practice of certifying Stafford loans only in the amount needed to cover the school charges, or to limit unsubsidized Stafford borrowing by independent students.

When you make a decision not to certify/originate a loan or to reduce the amount of the loan, you must document the reasons and provide the explanation to the student in writing.”

Federal regulations do not address the issue of refusal to certify non-federal loan applications, but we would encourage the school, in keeping with the spirit of federal loan rules, to make such determinations on a case-by-case basis. If borrowing a non-federal loan would permit the student to complete his or her studies in a more expeditious manner, and the student has exhausted all other financial aid options, such a loan may be the most appropriate choice.

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

Web technology is offering a way to explore a college campus without ever leaving home. With the help of Web 2.0 technology, more colleges and universities are including virtual tours of their campus services and facilities on their institution’s Web site. American University and Penn State University are two such schools, with other schools expected to follow. American University’s virtual tour features dozens of videos of faculty, staff, and students describing American’s educational and recreational benefits.

Higher education officials believe that virtual tours will not replace the traditional, in-person campus tours. However, online access to campus video and photos can certainly help students narrow down the institutions they choose to visit.

To read the complete *eCampus News* article on the trend, visit www.ecampusnews.com/news/top-news/?i=58427;_hbguid=dc9f354d-7669-4f24-8487-d81e876732c8&d=top-news.



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

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.

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: Sam Armstrong, Andres Cordero, Rob Davenport, Sarah Faszholz, Cindy Marrs, Art Martinez, and Matt Smith. Edited by TG Communications and Policy and Regulatory Affairs. Designed by TG Communications.

©2009 Texas Guaranteed Student Loan Corporation.
Ask TG and the TG logo are trademarks of Texas Guaranteed Student Loan Corporation.