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Tip^{of} the Week

TG's *Adventures In Education* offers a variety of online calculators to help students estimate many different kinds of expenses, including loan payments, daily interest accruals, projected net earnings, and more. Offer your students these useful resources, which are located at www.aie.org/Calculators/index.cfm.

TG updates

TG updates *School Fact Sheets*, an interactive tool detailing student loan data on Texas schools and lenders

TG has updated the latest edition of its *School Fact Sheets*, a useful online publication about Texas postsecondary institutions and lenders that provide loans to their students. The interactive format features a dynamic search tool that allows users to set parameters for producing a list of schools meeting their specific criteria. A list of all lenders with loan volume at a particular institution is also available.

The 2009 edition includes information about Texas two- and four-year public and private institutions and proprietary schools, along with key data about the schools and the students they serve — including demographics, typical federal student loan debt loads, official cohort default rates, and loan volume information.

"TG's *School Fact Sheets* provides valuable background information about our state's institutions of higher learning and their lenders," said Jeff Webster, TG's assistant vice president for research and analytical services. "This is especially important for students looking to make decisions on a postsecondary education, and determining the factors that best fit their needs. The feedback we receive consistently indicates users find the information relevant and useful in helping them understand the costs of higher education in Texas."

The *School Fact Sheets* include data from TG, the U.S. Departments of Education, Agriculture, and Housing and Urban Development, the Texas Higher Education Coordinating Board, the Independent Colleges and Universities of Texas, Texas Legislative Council, and other sources.

In keeping with its corporate vision, TG creates and makes freely available this information in support of its responsibilities as an administrator of the FFELP.

To learn more

The *School Fact Sheets* can be found at www.tgslc.org by going to "Schools" and selecting "School Fact Sheets" under the "More Resources" category.

Reminder: Register for TG's upcoming webinar on R2T4

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. Please plan to join us for a discussion of the return of Title IV funds (R2T4) on Thursday, June 18, from 2 p.m. to 3 p.m., CDT.

The R2T4 calculation can be one of the most challenging duties that a financial aid officer must perform. The calculation is complex, and ED has placed a heavy emphasis on R2T4 in school program reviews. This session will help new and seasoned financial aid officers to demystify the R2T4 calculation and to empower them with some suggestions on how to improve the R2T4 process within their offices. The course provides some general principles of the R2T4 process, explains the elements of an R2T4 calculation, and provides recommendations on how to avoid some of the more common R2T4 findings in a program review.

To register

You can register for this webinar at www.tgslc.org/training/webinars/industry.cfm.

TG offers final student success symposia as videoconference

Over the last several months, TG has offered a series of workshops, or Student Success Symposia, designed to help community colleges, independent colleges, and public universities improve their rates of student persistence and success. These workshops focus on a variety of enrollment factors, including the state of institutions within given sectors.

TG is offering the last of these symposia, which considers the needs of 4-year public universities, as a videoconference to allow for more interaction between participants and presenters. The videoconference will be held from 3 p.m. – 5 p.m., EST, on June 4.

Symposium details

Public policy for 4-year colleges and universities is changing dramatically. Demographic shifts coupled with policy changes in state funding strongly influence the agendas of many public institutions. For example, at the state level, many coordinating boards include graduation rates as part of the algorithms that determine levels of state support. At the federal level, persistence and graduation rates are increasingly viewed as indicators of institutional effectiveness.

Dr. Donald Hossler, a professor of educational leadership and policy studies within Indiana University at Bloomington's school of education, leads a discussion on the many factors influencing state funding policy. His presentation will help participants examine:

- Student and institutional factors associated with student persistence;
- The effectiveness of campus-based policy designed to enhance student persistence; and
- How institutions may be organized to promote student persistence and graduation.

About the series

TG's Student Success Symposia are designed to provide unbiased, unaffiliated training for all industry practitioners interested in improving student enrollment, retention, and graduation rates across the academic community. The views expressed by the symposia presenters are their own, not necessarily those of TG, and do not represent an endorsement of any particular program or policy.

To register for the videoconference

Join us for this fourth and final symposium by registering for the videoconference at www.tgslc.org/training/symposia/register.cfm.

Once you register with TG, complete a site profile page to enable your institution to conference in. The form is located at <http://www.tgslc.org/training/symposia/locations.cfm>. Fax the completed form to the number (805) 658-1749.

For questions about the registration and videoconference details, contact TG's director of student persistence and success Elizabeth Stanley (800) 252-9743, ext. 4914.

TG and Council help students avoid the "pit of debt"

In keeping with its commitment to helping students and families achieve their educational goals and make informed decisions regarding education finance, TG and the Council for the Management of Educational Finance created a poster which encourages students to practice wise spending habits and borrow conservatively.

The poster provides students with a link to TG's *Adventures In Education*, which provides resources to help students learn more about effective money management.

The Council's financial literacy committee developed the poster's message, and then worked in collaboration with TG's communications team to create an effective design that would appeal to students and illustrate the content.

Several variations of the poster were later tested in student focus groups. College students from the University of Texas at Brownsville, University of Houston–



Downtown, and Austin Community College participated in these roundtable discussions, which were led by the Council. Feedback helped refine the message and provided direction for the most appropriate image.

To order

To share this important message on credit and debt management with your students, order posters at www.tgslc.org/order.

About the Council

The Council works to minimize student loan default by providing the higher education community with innovative leadership, activities, and services that improve the understanding and management of personal and education finance by students and families. For more than 10 years, the Council and TG have worked together to address some of the most important issues affecting students' ability to successfully repay their student loans.

To learn more

Find out more about the initiatives of the Council. Visit *TG Online* at www.tgslc.org/council. You can also contact TG's director of educational finance initiatives Maria Luna-Torres at (800) 252-9743, ext. 4632, or send an e-mail message to maria.luna-torres@tgslc.org.

TG's upcoming Texas regional trainings help you stay current on industry topics

TG's regional trainings offer a great opportunity for asking the questions about legislative and regulatory developments that matter to you. During a day-long

workshop, you'll hear from TG experts about a range of policy and industry issues, such as Title IV disbursement and delivery practices, default management strategies, and building effective office teams.

Over the next few months, TG presenters offer trainings in Laredo and Dallas. To learn more about the trainings, read through the following short descriptions of sessions. A complete listing of dates and an agenda for the regional trainings can be found at www.tgslc.org/training/regional/index.cfm.

Laredo; Laredo Community College; June 25

- **Federal Update:** This session will provide information on recent activities that may affect the Federal Family Education Loan Program (FFELP) and other federal student aid programs. Presenters will also provide updates on various issues including federal common forms, *Dear Colleague/Partner* letters issued by ED, proposed and final federal regulations, and pending legislation.
- **Cash Management:** Cash management is one of the most highly regulated areas of federal student aid administration. This session outlines the cash management rules, including the timeframes for the disbursement and delivery of funds; the handling of credit balances; and the notices and authorizations that a school must send or obtain from students and borrowers.
- **Default Prevention — Life of loan process, post-delinquency stages:** During this session, participants discuss pre-delinquency processes, review the life of the loan, and learn more about TG's default prevention strategies for mitigating default rates. Participants will also find out more about the activities that take place during each phase of delinquency and focus on the many consequences of default.
- **Making Teamwork — Work!:** In this interactive session, attendees will explore the stages of team development and learn how to build cohesiveness and collaboration. Strong teamwork is the heart and soul of any organization.

Dallas; Southern Methodist University; June 30

- **The Brewing Storm: Consumerism, Advertising, and Debt:** Participants examine consumerism and the advertising industry's influence on spending. The session highlights some of the latest consumer debt statistics and examines the role of advertising in shaping consumer values and in motivating consumers to buy.
- **TG Update:** TG presenters talk about the latest changes in TG products and services as well as address participant questions.
- **List AssistSM Demo:** Find out more about TG's List Assist tool which can help schools streamline and automate their lender RFI process for building a lender list.

- **AdvanTG Web™:** TG presenters discuss enhancements recently made to AdvanTG Web and TG Loans By Web™.
- **Embracing Change:** Find out how to assess and understand responses to change in the financial aid work environment. Learn skills to work effectively with peers, students, and families during a time of change and take positive actions to successfully navigate (and not react to) change. Embracing change is a great way to promote excellence at your higher education institution.

To register

Join TG at one of its regional trainings by registering through *TG Online* at www.tgslc.org/training/regional/register.cfm.

To learn more

TG offers a variety of training opportunities through its Speakers Bureau. Visit www.tgslc.org/speakers/index.cfm to review the comprehensive training catalog. Keep in mind that TG can adapt a training session to meet the needs of your school campus. To find out how, contact your account executive at (800) 252-9743.

This, that, and the other

Texas' *Closing the Gaps by 2015* campaign is a statewide initiative adopted in 2000 with clear-cut goals: to increase participation in higher education by some 630,000 students, with goals of 5.7 percent for all minorities. To promote transfers from public community colleges to public 4-year institutions, the Texas Higher Education Coordinating Board — which administers the initiative — recently held a Transfer Success Conference at various sites around the state. Participants shared techniques for promoting enrollment and retention, including offering scholarships to successful transfer students and better aligning prerequisites to the same program of study, whether at a 2- or 4-year institution.

To learn more about the event, read the complete *Inside Higher Ed* article at www.insidehighered.com/news/2009/05/22/transfer.



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