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Tip^{of} the Week

Credit card use be an all-too-easy temptation for cash-strapped students. Give your students some helpful information about managing credit before they arrive on campus. You'll find great resources through TG's [Adventures In Education](#) Web site.

Federal updates

Loan Purchase Programs update

On July 16, ED published Ensuring Continued Access to Student Loans (ECASLA) announcement #67, which announces a 0.91 percent participant yield rate for the quarter ending September 30, 2009. This rate should be used when calculating Participant (i.e., ED's) Yield on Participation Principal balances that have been funded by ED during the quarter of July 1, 2009, through September 30, 2009.

More information

The complete announcement and attachments are available on ED's ECASLA Web site at <http://federalstudentaid.ed.gov/ffelp/library/EA67.doc>.

New NSLDS guidance released

ED has recently posted three new pieces of NSLDS reference materials to the Information for Financial Aid Professionals (IFAP) Web site:

- [NSLDS Technical Updates for Lenders: NSLDS Security Enhancements](#)
- [Newsletter 24: NSLDS Enrollment Reporting Processing](#)
- [NSLDS Usage Summary Report Extract File Layout](#)

More information

Visit the IFAP page to access the full text of the materials. For questions, please contact TG customer assistance at (800) 845-6267, or send an e-mail message to cust.assist@tgslc.org.

Current special allowance rates: quarter ending June 30, 2009

The following rates apply for the quarter ending June 30, 2009:

- The average of the bond equivalent rates of the 91-day Treasury bills auctioned during the quarter ending June 30, 2009, is 0.18 percent.
- The average of the bond equivalent rates of the quotes of the three-month commercial paper (financial) rates in effect for each of the days in the quarter ending June 30, 2009, is 0.41 percent.

The FFELP special allowance rates for the most recent quarter are available on *TG Online* at www.tgslc.org/policy/index.cfm.

Questions

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

TG updates

Latest TG product enhancements can offer peak season support

This spring, TG released enhancements to key functions of AdvanTG Web™, its application and loan management system, and TG Loans By Web™, TG's online student loan application tool. Modifications to AdvanTG Web simplify change transaction management as well as open loan processing to any combination of FFELP lender, school, and guarantor. TG Loans By Web now offers an option to e-sign a promissory note in cases where the lender does not provide the service or prefers that TG provide it.

As schools and lenders process loans during the peak season, these enhanced products may provide for greater efficiency and convenience. Here's a review of particular new features.

- **Change transaction redesign** — An improved, user-friendly interface allows AdvanTG Web users to manage change transactions more intuitively and also offers the ability to process change transactions in real-time.
- **TG Loans By Web (LBW) changes** — The software now provides open loan processing to any combination of FFELP lender, school, and guarantor. It also retains a borrower's selection of a lender in a transition from an external loan Web site to LBW.
- **Integrated Default Assistant™ (IDA™) enhancements** — Report improvements allow schools and lenders to more closely track at-risk borrowers. IDA also now offers the ability to generate borrower letters in Spanish, English, or with an English front page and a Spanish back page.

Training materials available online

Earlier this spring, TG provided several webinars to introduce its latest product enhancements. Schools and lenders can listen to recordings of the webinars or download copies of presentation materials.

Recordings and presentation slides are available for the following enhancements.

- [AdvanTG Web and LBW enhancements](#)
- [IDA enhancements](#)

To learn more

For questions about TG's products, please contact TG's product support team at (800) 332-1455, or send an e-mail message to product.support@tgsllc.org.

TG adds IBR webinar date

Income-Based Repayment (IBR) could be a very useful new repayment plan for borrowers experiencing difficulty in making their student loan payments. Available to qualified FFELP and Direct Loan borrowers, IBR may minimize monthly payments and even provide loan forgiveness in certain cases. Educating borrowers about this repayment plan and its benefits, whether through loan counseling or other means, will be key to realizing IBR's full potential.

To help schools understand IBR, TG offers two "IBR Basics" webinars, one planned for August 5 and an additional webinar offering the same content for August 20. The session provides a high-level introduction to IBR, describes how borrowers qualify for the plan, defines the benefits that IBR provides to the borrower and the school, and offers some ideas for educating borrowers about IBR.

Webinar times

- Wednesday, August 5; 2 p.m.–3 p.m., Central Time
- Thursday, August 20; 2 p.m.–3 p.m., Central Time

To register

Register for TG's [IBR webinar online](#). Schedules for other industry-related webinars are published quarterly. Watch *Shoptalk Online* for notification of registration availability.

Order your 2009-10 *TG Academic Year Planner*



Planners are an all-but-essential organization tool in today's fast-paced financial aid office. TG's *Academic Year Planner* for the 2009-10 year offers financial aid professionals a well-designed planner that comes with ample space for recording important dates as well as beautifully stylized illustrations for each month.

Intended for schools, the 13-month 2009-10 *TG Academic Year Planner* provides a convenient notebook-sized calendar. It also comes with note pages for jotting down information on meetings or events, and an address book for maintaining the addresses and phone numbers of business associates. The first page of each month features tips on a range of subjects, from access and outreach to default prevention and financial literacy.

Along with these many practical elements, the planner offers inspirational quotes from important figures such as Eleanor Roosevelt, Bertrand Russell, Steven Covey, and Sir Walter Scott. The illustrations for each month can double as art by themselves, offering brightly colored images with seasonal themes.

To order the *TG Academic Year Planner*

You can order the 2009-10 *TG Academic Year Planner* for your financial aid office by visiting [TG Online](#).

TG's bilingual resources offer help to Spanish-speaking students

Hispanics make up the fastest-growing segment of the U.S. population, but they lag their non-Hispanic counterparts in terms of college enrollment rates.

Studies show that various factors contribute to this disparity, including a lack of awareness about financial resources available for college, and the need for more information in Spanish. A significant portion of the Hispanic population prefers communicating in Spanish.

TG works to provide help in both cases with an extensive set of financial aid information online in Spanish, easy-to-order print collateral on college access in English and Spanish, and an *English-Spanish Glossary*, which translates common financial aid terms into Spanish.

Online help in Spanish

TG Online's [Spanish Resources](#) page contains links to Spanish-language Web sites and college planning resources. The Web page promotes uniform language usage and provides access to Spanish-language public information materials.

TG's public-service Web site, [Adventures In Education](#), also offers high school students information in Spanish about all aspects of choosing a career and obtaining a higher education.



Print collateral in two languages

TG offers numerous brochures, postcards, and publications about college access and federal student loans in both Spanish and English, including the following.

- *Your Guide to Borrowing for Education* provides an overview of federal student loans, including the application process for Stafford and PLUS loans.
- *College: The Next Step* serves as a practical guide for students who will be the first in their family to attend college.
- *Facing Your Future* helps students prepare for college.

In addition to online and printed resources, TG promotes access to higher education via English and Spanish broadcasts of The *FAFSA Made Easy* videoconference. DVD copies of these broadcasts can be ordered through [TG Online](#).

English-Spanish glossary

The English-Spanish Glossary offers a useful tool for bridging the language gap. The [glossary](#) provides higher education professionals a translation of standard terms relating to higher education and aims to promote greater consistency in the vocabulary used in Spanish-language materials about higher education.

Learn more

Spanish-language materials can be ordered online by visiting [TG Online](#).

For more information about TG's Spanish-language resources and to access the English-Spanish Glossary, visit TG Online at www.tgslc.org/spanish/index.cfm.

TG-supported program offers loan substitute to Appalachian college students

College enrollment and graduation rates in Holmes County, Ohio, are the eighth-lowest in the nation. Only 5.8 percent of the entire population holds a bachelor's degree. Given the low median income of many families and a relative lack of information about higher education, many students find themselves at a disadvantage in terms of going on to college.

Holmes County Education Foundation (HCEF) offers help through a unique support service called the Loan Substitute Program. In place of federal student loans for the first year of college, the program awards need-based financial aid of about \$3,500, the amount dependent undergraduate students are eligible to receive in federal Stafford loans for the first year of college. This aid, or loan substitute, is provided to 50 eligible students, including graduating high school seniors and non-traditional adult learners. TG has supported the program for the past year with a grant from its Public Benefit Grant Program.



The need-based aid reduces the cost of an education as well as overall student loan debt. To be eligible, applicants must be Holmes County residents, and first-generation students with low-to-moderate family income.

Thanks to a well-planned publicity effort, many area high schools are aware of the program and offer it to qualified students. "We worked hard to get the word out," said Darla Stitzlein, executive director with HCEF. "We placed releases in the local newspapers, on the radio, and through the Internet. The schools are very excited, especially with the worsening economy and the need for increased financial assistance."

Stitzlein says the benefits of the Loan Substitute Program go above and beyond alleviating the cost of a higher education. Qualifying students also receive college access advisory services, including admission assistance, college and career searches, help in filling out the Free Application for Federal Student Aid (FAFSA) form, and even visits to area college campuses.

"The money helps to increase enrollment numbers and reduce debt," said Stitzlein. "But the program also serves to encourage students to stay beyond that first year. In the long run, that means better job prospects for them and perhaps a higher standard of living."

According to Stitzlein, successful applicants not only receive aid but have the support of a college access advisor. "We think this relationship will motivate students to keep their grades up and continue through graduation. Sometimes knowing that someone is cheering you on makes all the difference in the world."

About TG's Public Benefit Grant Program

To apply for funds, organizations are required to submit proposals that address the issue of access to, or retention in, postsecondary education for low- to moderate-income students.

To learn more

If you'd like to learn more about TG's Public Benefit Grant Program, you'll find a description of its purpose and process on [TG Online](#).

Common Manual

2009 Common Manual update available

The 2009 annual update to the *Common Manual* is now available. This update includes all of the policies approved since July 1, 2008.

The *Electronic Common Manual* (ECM) has been posted to *TG Online*. The ECM is the basis for the *Integrated Common Manual* (ICM), which shows strikeouts and underlines to identify changes to the text that occur throughout the year. Program participants use the ECM until the first ICM is available near the end of September, when the Governing Board approves the first *Common Manual* policies for the new fiscal year.

The e-Collection CD is also available upon request, and may be ordered through *TG Online* at www.tgslc.org/order/index.cfm. It includes the latest edition of the *Common Manual* and other resource documents related to student financial assistance.

Download the 2009 update

To view and download the latest update, visit *TG Online* at www.tgslc.org/policy/integrated_online_manual.cfm.

This, that, and the other

The days of bland cafeteria food with the occasional salad bar thrown in are long gone on many college campuses. In response to changing tastes, more colleges are catering to refined palates with organic foods, cuisine from around the world, and the option to take prepared meals home.

Sodexo, a food service and facilities management company that works with 600 campuses in North America, offers a menu which features a variety of international favorites with students, including Vietnamese pho, or noodle soup, and Spanish *mole*.

Chartwells, a company that serves the dining halls of Ohio Wesleyan University, provides take-away meals, as well as a program called "My Pantry," where students can have food individually prepared, or even do their own cooking.

Read more online about the [latest culinary trends](#) on campus.



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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.

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