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Tip of the Week

Managing money is a critical skill for any student. Help your students understand credit, budgeting, and more with TG's financial literacy program, Positive+Balance™. Trainings can be adapted to the needs of your campus. Learn more [online](#).

Federal updates

ED provides new loan servicing information

On August 28, ED released the first in a series of electronic announcements (E-ANN) through which it will explain the transition to additional loan servicers beginning in September 2009. Currently, ED services Direct Loans through the Direct Loan Servicing Center, and services FFELP loans that are sold to ED (through the ECASLA Loan Purchase Programs) through the ED Student Loan Servicing Center. In September 2009, ED will add four new servicers that will service purchased FFELP loans; see the June 17 [E-ANN](#) for more information.

In this announcement, ED provides the following information about the transition to additional servicer support:

- Overview of the new servicing approach;
- Details about the servicing of purchased FFELP loans beginning September 2009, such as how ED will measure the customer satisfaction for each servicer, plans to assign all of a borrower's federally owned loans to the same servicer, services that will be provided to schools, and the identification and communication of servicer information; and
- Additional announcements and contact information.

More information

Please visit the Information for Financial Aid Professionals Web site at <http://ifap.ed.gov/eannouncements/082809LoanServicingInfo.html> to view the entire E-ANN.

Take advantage of these private loan resources from NCHHELP

The National Council of Higher Education Loan Programs (NCHHELP) has announced several resources and tools to assist students and families, borrowers, and the financial aid community in understanding private education loan programs.

Webinar training event

On September 10, from 1 p.m.-2:30 p.m. Central Time, the NCHHELP Private Loan Committee will host a free webinar on Private Loan Regulatory Changes and Access for the 2009-10 academic year.

The webinar will provide the following information:

- A summary of the many changes made to the Truth in Lending Act (TILA) brought about by the Higher Education Opportunity Act and the Federal Reserve Board's recently published amendments to Regulation Z;
- A discussion of liquidity challenges and how they impact loan availability and price; and
- Insight on private loan access for the 2009-10 academic year.

Time will also be made available to answer audience questions.

To register for the webinar, visit [the online registration site](#). Please remember that NCHHELP webinars deliver both the audio and presentation slides via your PC. There is no dial-in "audio only" option.

Awareness brochures

As part of its financial literacy campaign, the NCHHELP Private Loan Committee has created two awareness brochures that are available for use by high school

counselors, schools, lenders, and other organizations that would find the brochures useful:

- “Research, Remember, Repay: A Guide to Responsible Borrowing” explains loans and responsible borrowing to students and parents.
- “Understanding the Cost of Borrowing” describes why the amount of a student loan that is to be repaid is more than the amount borrowed.

The brochures, along with instructions on how to download, modify, co-brand, and print the documents, can be found on the NCHELP Web site at www.nchelp.org/elibrary/index.cfm?parent=1971.

Closed school corner

The following table provides a list of newly reported school closures and corrections from the Postsecondary Educational Participants System (PEPS) and from the August 2009 *Closed School Monthly Report* supplied by ED. Schools listed are those with which TG has done business or to which TG has otherwise provided services.

Newly reported closures

OPE School ID	School Name and Address	Unofficial Closure Date	ED's Official Closure Date
00719000	WyoTech 9636 Earhart Rd., N Field Oakland, CA 94621-4523	N/A	06/30/2009
01146014	National University 765 The City Drive South Ste. 207 Orange, CA 92868-4942	N/A	07/01/2009

TG updates

TG and the University of Nebraska-Lincoln release the fall edition of *Enrollment Management Journal*

Each issue of the *Enrollment Management Journal: Student Access, Finance, and Success in Higher Education* explores a variety of enrollment-related subject matter, including admission standards, financial aid policies, and successful student enrollment strategies. As the journal's publisher, TG seeks to advance knowledge about these critical areas and make new and relevant data available to practitioners, researchers, and policymakers. In collaboration with the University of Nebraska-Lincoln, TG has published the fall 2009 edition of the publication.

Inside this issue

This issue of the *Enrollment Management Journal* features articles addressing attrition in online programs, professional development for adjunct faculty, and student and parent understanding of the student loan process. Here's a closer look at particular articles.



- “Inflated or Not? An Examination of Grade Change” — Students face pressures to earn high grades in order to gain admission and to secure financial aid. Faculty members face pressures also. To qualify for a tenure-track position, instructors are partly dependent on positive student reviews. In a case study format, this article examines how these pressures may influence the grading process.
- “Barriers and Bridges to Success: Factors for Retention of Nontraditional Mexican American Students in Teacher Education” — Colleges and universities are striving to develop preparation programs for a more diverse population. This article describes a successful teacher preparation program for a rural area with a large number of minority residents.
- “Faculty and Administrator Perspectives on Online Course Retention: A Case Study” — Online courses and programs are growing. However, student retention in online education is dropping. This article examines the reasons behind the attrition and offers suggestions for improving retention.
- “Student Ambassador Programs: Boosting Enrollment Through Peer Recruitment” — The campus tour plays an important part in the college selection process. This article examines how various public, 4-year institutions organize and conduct this important component of their recruitment programs.

From the field

The “From the Field” section focuses on activities and programs that reflect and inform practice in enrollment management. The first of two articles in this section focuses on the professional development of adjunct faculty at community colleges. The second article focuses on how to improve communication between student loan providers and servicers and the institutions they serve.

To learn more

For additional information or to subscribe, please visit 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.

Register for TG's upcoming cash management webinar

Registration is open for the next in TG's series of live webinar training events, which focus on timely and important issues in the financial aid industry. Please plan to join us for a discussion of cash management on Thursday, September 17, from 2 p.m.–3 p.m. Central time.

Cash management is one of the more highly regulated areas of federal student aid administration. This session will explore the cash management rules, including the timeframes for the disbursement and delivery of funds, the handling of credit balances, and the notices and authorizations a school must send to and obtain from students and borrowers.

To register

Register for this webinar at www.tgslc.org/training/webinars. You can also access recordings of previous industry webinars at this link by clicking on "Archived Training Modules, Recordings, and Materials." Be sure to check out TG's Financial Aid for Rookies (FAR) series linked from this page. The FAR series provides free, on-demand fundamental financial aid training.

Find out more about TG webinars through new online resource

TG offers an assortment of webinar trainings that provide insight on industry and policy issues as well as TG products. TG has created a "TG Webinars" Web page to help schools, lenders, and servicers register for upcoming webinars and provide quick access to archived webinars.

Handy tool for training and planning

The new [TG Webinars page](#) is a feature of the recently redesigned [TG Online](#). Accessed from the "Training Opportunities and Events" page, TG Webinars helps users to:

- Review a list of upcoming industry and product webinars and then select and register from those available; and
- Choose from a list of stored industry and product training modules, recordings, and materials that offer help for those who missed a scheduled webinar but would benefit from the information.

You can also access TG's [Events Calendar](#), which offers a list of TG's training events, from the Training Opportunities and Events page.

Learn more

Watch for notices about upcoming industry and product webinars in *Shoptalk Online* and TG Message Central, TG's online customer notification system. These articles include a link to the webinar registration pages. However, if competing priorities

prevent your webinar participation, TG offers access to webinar recordings and materials via the TG Webinar page.

Join TG at fall industry workshops and conferences

The fall conference season is winding up. If you're planning to take a training break to sharpen your industry skills, TG offers a wide-ranging set of sessions at various events, including workshops on regulatory change, developing a preferred lender list, and motivation on the job.

TG's trainers will be presenting at conference gatherings in Illinois, Minnesota, and New Mexico, to name just a few. To learn more, read through the following short session descriptions. During each session, participants will be able to interact with TG's experts on regulatory and student loans issues. A complete listing of conferences which feature TG training can be found online at www.tgslc.org/abouttg/calendar.cfm.

A partial list of TG's upcoming conference and regional trainings

Illinois Association of Student Financial Aid Administrators (ILASFAA) Fall Workshop, Peoria, IL., October 1; Des Plaines, IL., October 9

- **For the Love of It®:** Each of us has the ability to love what we do by making a contribution to those around us and expressing gratitude. When you work for the love of it, you serve as an inspiration to yourself and to those around you. Find out how you can live your work life with this paradigm in mind.

Midwest Association of Student Financial Aid Administrators (MASFAA) Annual Conference, Minneapolis, M.N., October 18

- **Unraveling the Challenges of Preferred Lender Lists:** Is your school searching for the best way to implement a preferred lender list (PLL)? In this session, a panel of school and guarantor experts will review the federal requirements for a PLL and discuss best practices for creating and implementing a PLL.

Southwest Association of Student Financial Aid Administrators (SWASFAA) Annual Conference, Albuquerque, N.M., December 9-11

- **Show What You Know:** Using a game show format, TG's presenters pose a series of challenging policy questions on current federal student aid topics to attendees. Participants will enjoy the fun, interactive nature of the presentation and leave with valuable, practical regulatory information.

To learn more

Would you like to learn more about the many industry training opportunities TG offers through its Speakers Bureau? Visit www.tgslc.org/speakers/index.cfm to review the complete training catalog. Keep in mind that TG can adapt a particular training session to meet the needs of your financial aid office. To find out how,

contact your account executive at (800) 252-9743, or send an e-mail message to relationship.management@tgslc.org.

Speed up your loan change request process with TG's on-demand processing

In processing change requests for student loans, time is of the essence. TG's on-demand processing for change requests can provide results in minutes, saving time and worry for schools and lenders.

To start using on-demand change request processing, school and lender users need only contact their account executive to have the option made available through AdvanTG Web™ (AW). Once online in AW, schools and lenders can follow these simple steps for using the on-demand process.

1. Select the loan to modify and create the appropriate change transaction(s). The change transaction screens will have command buttons displayed at the bottom.

The screenshot displays the 'Cancel/Reinstate Loan (No Return of Funds)' screen in the AdvanTG Web application. The interface includes a navigation menu with options like Main, Message Board, Import, Export, Submit, Loan, and Disb. The main content area is divided into sections: 'Loan Information' with fields for Borrower Name and Borrower DOB (with a 'show information' link), 'Recipient Information' with fields for Recipient ID (748) and Recipient Non-ED Branch ID, and 'Cancel/Reinstate Loan Information' with fields for Award UID/Loan Seq, Loan Type (Sub Stafford), Current Loan Status (Guaranteed), and Cancel Date (08/31/2009). At the bottom, there are four buttons: Save, Incomplete, Submit, and Cancel. A footer contains contact information for TG Product Support at (800) 332-1455 or product.support@tgslc.org.

2. Click "Submit" at the bottom of the screen.

The results page will then appear. If all changes are processed, the screen will display this notice: "All the change(s) you submitted for this loan have been successfully processed." Changes are recorded in TG's mainframe, and the loan is updated immediately within the AdvanTG Web database.

If changes are not successful, the user's results page will have this message: "The change(s) you submitted for this loan encountered issues. Please review the error codes to address the issue(s) and resubmit your change request."

The change type and disbursement number are provided along with the Commonline® error code. The user will be able to make corrections to the change request and then submit the request again.

To learn more

If you would like more information about on-demand processing, or wish to begin using this option, please contact your TG account executive at (800) 252-9743, or send an e-mail message to relationship.management@tgslc.org. For any technical questions on TG's products, contact TG product support at (800) 332-1455, or send an e-mail message to product.support@tgslc.org.

This, that, and the other

The Internal Revenue Service (IRS) recently produced a series of video and audio products to help taxpayers take full advantage of the 2009 tax provisions in the American Recovery and Reinvestment Act of 2009. The IRS has also launched a YouTube® video site and an iTunes® podcast site to better serve taxpayers.

Videos highlight the first-time homebuyer's credit for those who purchase a house this year, the sales or excise tax deduction on new car purchases, and the expanded credits for education and energy conservation. The videos are available in English, Spanish, and other languages.

Consumers can listen to the IRS podcasts or watch the videos through the online [IRS Web site's Multimedia Center](#).



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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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