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Tip^{of} the Week

[Subscribe](#) to TG's *Enrollment Management Journal* and learn more about some of the latest research into student enrollment, retention, and academic success.

TG updates

TG to add online payment capability to loan account management tool, myTGSM

Earlier this year, TG introduced myTGSM, a Web-based product that helps borrowers manage their TG loans. Registered borrowers can visit myTG at any time to update personal contact information, access a summary of their TG loans, and review post-claim payment histories for any defaulted loans.

In September 2009, TG will introduce several enhancements to myTG, including changes that allow borrowers to make online payments. These new features will make it easier for defaulted borrowers to resume repayment on their student loans and begin financial recovery.

Enhancement details

TG offers these new features with the latest release of myTG, including:

- The ability to make online payments
 - Accepted methods: Discover, MasterCard, and Visa credit or debit card
 - Single or recurring autodrafts from a checking or savings account

- Ability to modify future-dated autodraft payments
- Notices and messaging for customers, such as:
 - Important due dates
 - Online payments pending
 - Other pertinent information
- Repayment schedule setting
 - Online good faith payment — or down payment — negotiator
 - Choice of monthly payment due dates
 - Calculator to customize repayment plans

Other benefits for borrowers

The myTG application provides borrowers easy access to their TG loan information, but it also offers a number of other features, including:

- A communication link with TG that allows TG to keep its borrower records up to date;
- Access to other resources and tools needed to manage loan accounts, such as information on default prevention, deferments and forbearances, rehabilitation, and loan discharge and forgiveness, including forms;
- Contact information for schools, lenders, and servicers; and
- A secure registration process that protects borrower information and helps maintain privacy. TG recently updated the challenge question library to make the login process even more secure.

To learn more

For more information about myTG and how it can help borrowers stay in good standing, contact TG's customer assistance team at (800) 845-6267, or send an e-mail message to cust.assist@tgslc.org.

Product spotlight: Third-party sites can pass school and lender ED IDs to TG Loans By Web™

This spring, TG released an enhanced version of its online loan management system, TG Loans By Web™. Borrowers can use TG Loans By Web to complete a student loan application, complete online counseling through a third-party Web site, and e-sign a promissory note.

TG Loans By Web offers a number of new features to borrowers, schools, and lenders. For example, third-party Web sites can pass key data elements, including a

lender and/or school ED ID, to TG Loans By Web. This is helpful when a borrower transitions from a lender or school Web site, since TG Loans By Web will maintain the student's lender and/or school selection.

How the data pass works

Various data elements, or parameters, can be passed to TG Loans By Web, including school ED ID, school non-ED Branch ID, lender ED ID, lender non-ED branch ID, and logical combinations of these. Passing the data is a simple process. Parameters are embedded in the URL when a borrower transitions from an external third-party Web site. TG Loans By Web immediately picks up the data from the URL in the transition.

When TG Loans By Web receives school ID and/or lender ID data, the system runs a check. This check determines whether the chosen school or lender has a processing agreement with TG that allows it to use TG Loans By Web.

To begin using the new feature

Implementing this new feature is an easy step. Schools and lenders can contact their respective relationship consultant, who can begin the process. TG will perform testing to help ensure that data is passed correctly from the third-party Web site to TG Loans By Web.

Schools can contact their account executive at (800) 252-9743 to begin using this feature of TG Loans By Web. Lenders and servicers can contact their lender consultant by sending an e-mail message to lenderrequests@tgsic.org.

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@tgsic.org.

Career opportunity: TG offers leadership training for financial aid managers and supervisors

Since 2006, TG's Financial Aid Leadership Symposium has offered specialized training for the financial aid manager or supervisor looking to advance in the field. The Symposium offers a week-long experience for participants with a focus on interactive exercises, individual feedback, and group discussion. A well-designed curriculum of workshops and group activities helps the aspiring financial aid professional gain insight about the craft of financial aid and inspiration to lead more effectively.

TG has set training dates for the 2010 Financial Aid Leadership Symposium, which will be held February 8-12, in Round Rock, Texas.

Training for better performance and smarter career

Participants of the Symposium learn some of the basic concepts of leadership — including creating a vision, building a team, and motivating staff — and, more importantly, understand how to apply these concepts in the context of a financial aid office. One of the advantages of the Symposium is that it emphasizes an interactive learning approach so that attendees can share their experiences and hear from other professionals.

"The discussion among the participants was wonderful," said Nora Cargo, associate director of Student Financial Aid at Texas A&M University. "It is rare to be able to discuss leadership and management issues in a forum specifically designed for financial aid professionals."

Symposium attendees work on exercises and projects in small groups and make individual presentations on particular financial aid topics. "The facilitated sessions build upon each other very well," said Nora. "The progression of topics challenged us to take each area and incorporate it into the next."

The Symposium helps groom participants for future leadership roles, but it also offers a number of other lasting benefits, including an informal network of peers who stay in touch via e-mail. Graduates use the e-mail network to gather feedback on issues, in essence, maintaining the dialogue begun during the Symposium.

How can I attend the 2010 Symposium?

Space for the Symposium is limited to 12-16 participants in order to create a comfortable atmosphere for small-group activities and interactive exercises.

Each applicant will be required to submit:

- A letter stating his or her desire to participate in the program;
- Two letters of recommendation, including one from the school's director of financial aid; and
- A current challenge or issue that the school is facing that can be used in the program as a sample scenario.

To apply, complete an application through *TG Online*.

The fee for the Symposium is \$1,000 per participant and includes a 360-degree assessment, which offers feedback from peers, supervisors, and subordinates. The Symposium fee also includes a full week of classes and materials, as well as hotel accommodations and selected meals.

More information

To learn more about TG's Financial Aid Leadership Symposium, visit *TG Online* at www.tgslc.org/training/leaders. You can also contact Darron Grussendorf at (800) 252-9743, ext. 4650, or send an e-mail message to darron.grussendorf@tgslc.org.

Help your students manage their college expenses with TG's calculator tools

TG offers a variety of calculator tools for helping students estimate and manage their college expenses. Among other things, TG's calculator tools allow students to project monthly loan payments once they graduate; estimate EFC, or the expected family contribution from students and/or parents; and determine what they can expect to take home in pay given a certain salary.

Here's a concise description of each calculator to give you a sense of how they can serve your students. All calculators come with the proviso that any information presented is a projection and may vary based on borrowed amounts, EFC, expenses, and other factors.

- **Income-Based Repayment (IBR) Calculator:** TG's IBR calculator provides a simple tool for helping to determine whether a borrower qualifies for IBR. It also provides an estimated monthly payment based on such factors as income, total federal student loan debt, and family size. Note that the calculator is provided for estimation of IBR eligibility purposes only. Specific details about eligibility and payments will be determined by a lender or servicer during the IBR application process.
- **Loan Calculator:** By entering loan amount, loan term, and interest rate, students can easily gauge their monthly repayment. The calculator uses the standard repayment period for a federal student loan of 120 months. It also takes into consideration that borrowers with standard repayment plans are held to a \$50-per-month minimum payment.
- **Daily Interest Calculator:** TG's Daily Interest Calculator illustrates how the number of days between a borrower's last payment, the interest rate, and the principal loan balance affect the amount of interest that accrues each month on a borrower's loans. A borrower can enter the loan principal, the number of days since the last payment, and the interest rate, and then click the "Calculate" button. The calculator will determine the interest rate factor and display the estimated interest due each month.
- **Graduation Planning Calculator:** This calculator can help students budget their time to achieve graduation within a specified timeframe. It can also help them to set a budget to help them meet their financial obligations after graduation.
- **Net Earnings Calculator:** With this calculator, students can determine their net earnings based on a certain salary. The tool is designed to show whether it is in the student's best interest to borrow more and finish sooner or work and borrow less or not at all.
- **In School and Out of School Budget Worksheets:** Just as their names imply, these calculators compute a monthly budget based on expenses and projected income from loans or earnings or both. The worksheets offer a good

way for students to begin thinking about their current needs and about what they would like to earn after they graduate.

- **Expected Family Contribution Calculator:** This calculator provides an estimate of what the student and his or her family will be expected to contribute towards educational expenses for one academic year of postsecondary education. The calculator follows the formula used by the Department of Education (ED) but notes that official estimates are provided by ED once the student completes and submits the Free Application for Federal Student Aid, or FAFSA.

For more help

These calculator tools are provided through *Adventures In Education* (AIE™), TG's college and career planning Web site for students and families. You can find the calculator tools online at www.aie.org/Calculators/index.cfm. If you have questions or need more information about the calculators, contact TG's communications team at (800) 252-9743, ext. 4588, or send an e-mail message to communications@tgslc.org.

This, that, and the other

Colleges are discovering a fairly simple way to promote student retention through graduation — hosting an opening convocation. Convocation ceremonies are the norm at many colleges, especially smaller, liberal arts institutions. But administrators are finding that the tradition can have a positive effect on student retention if attendance is mandatory and the ceremony instills a sense of community in students.

For example, the University of Vermont recently revamped its convocation ceremony, holding the ceremony before classes start, requiring that all new students attend, and inaugurating variations on old traditions that serve to promote college loyalty in students. [Learn more about](#) what other colleges are doing to turn convocation ceremonies into a retention tool of sorts.



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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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