

## In this issue:

<b>Federal updates</b> .....	<b>1</b>
Another volume of the 2009-10 <i>Federal Student Aid Handbook</i> now online .....	1
Current special allowance rates: Quarter ending September 30, 2009 .....	3
<b>TG updates</b> .....	<b>3</b>
TG unveils redesigned <i>Adventures In Education</i> ....	3
TG to offer Gulf Coast Consortium Community College Forum .....	4
Register today for the Fall 2009 TG Users Group Meeting .....	5
Watch for a "new" <i>Shoptalk Online</i> .....	6
<b>Trends and issues</b> .....	<b>6</b>
<i>Mapping Your Future</i> ® unavailable over coming weekend .....	6
<b>Common Manual</b> .....	<b>7</b>
<i>Common Manual</i> updates .....	7
<b>This, that, and the other</b> .....	<b>7</b>

## Tip of the Week

Are you looking for some instant support for your campus financial literacy program? Consult with peers, download free presentations, and share your own financial literacy experiences through TG's [Positive+Balance Community<sup>SM</sup>](#), an online resource for financial literacy information and tools.

## Federal updates

### Another volume of the 2009-10 *Federal Student Aid Handbook* now online

ED has released "Volume 3: Calculating Awards & Packaging" of the 2009-10 *Federal Student Aid Handbook* (FSA Handbook).

#### What's new?

As shown below, ED has moved some information previously located in Volume 4 to Volume 3, and has also provided new or additional guidance on several topics within Volume 3:

*Chapter 1: Academic Calendar, Payment Periods & Disbursements*

- Disbursement issues (imported from Volume 4)
- Payment Period completion requirements (imported from Volume 4)
- Timing of disbursements (imported from Volume 4)

*Chapter 3: Calculating Pell Grant Awards*

- Maximum duration of Pell eligibility (page 3-43)
- Two Pell grant scheduled awards in an award year (page 3-44)
- Minimum Pell grant award amounts (page 3-46)
- Crossover and multiple scheduled awards for 2009-10 (page 3-58)
- Summer terms & other crossover payment periods (page 3-58)
- Scheduled award(s) for summer terms (page 3-59)
- Transfer students (page 3-62)
- Awarding remaining Pell eligibility (page 3-64)

*Chapter 4: Calculating ACG & National SMART Grants*

- Grade level: general requirements (page 3-81)

*Chapter 6: Stafford/PLUS Loan Periods and Amounts*

- Unsubsidized Stafford loans for students whose parents have ended financial support and refuse to file a FAFSA (page 3-99)

In total, six volumes of the latest FSA Handbook have been released, including:

- The Application and Verification Guide
- Volume 1: Student Eligibility
- Volume 2: School Eligibility and Operations
- Volume 3: Calculating Awards & Packaging
- Volume 4: Processing Aid and Managing Federal Student Aid Funds
- Volume 5: Overawards, Overpayments, & Withdrawal Calculations

The current volumes are available on *TG Online* at [www.tgslc.org/resources/fsa\\_handbook.cfm](http://www.tgslc.org/resources/fsa_handbook.cfm). Remaining volumes will be posted as they are released. Once the final 2009-10 FSA Handbook volume, "Volume 6: Managing Campus-Based Programs," has been released, TG will provide a single downloadable file encompassing all of the volumes. Watch future editions of *Shoptalk Online* for details.

## Questions

For questions about the 2009-10 FSA Handbook, contact TG customer assistance at (800) 845-6267, or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

## Current special allowance rates: Quarter ending September 30, 2009

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

- The average of the bond equivalent rates of the 91-day Treasury bills auctioned during the quarter ending September 30, 2009, is 0.16 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 September 30, 2009, is 0.29 percent.

The FFELP special allowance rates for the most recent quarter are available at [www.tgslc.org/policy](http://www.tgslc.org/policy).

## Questions

For questions about special allowance rates, contact your TG lender consultant at (800) 252-9743.

## TG updates

### TG unveils redesigned *Adventures In Education*

TG inaugurates a new academic year with a new look for its college- and career-planning Web site, *Adventures In Education* (AIE™). Now families and students have even more reasons to use AIE, including simpler navigation and additional information to help aspiring students achieve their higher education and career goals.

“Our goal was to produce a site that made the college-going experience smoother,” said Bob Ugiansky, TG consumer Web site webmaster and an architect of the new AIE. “Finding relevant information can be needlessly complex. We worked to make information on scholarships or budgeting, for example, easier to locate and use.”

### Simplified navigation

AIE’s content has been reorganized to correspond to the general stages of preparing for college and career, including planning and paying for college, finding a job, and managing money. The [new home page](#) features a navigational menu where users can easily access information according to these stages. Students weighing their college decisions can check out AIE’s [Planning for College](#) section. A [Paying for College](#) tab guides users to information on how to finance an education. [Finding a Career](#) steers graduates through the intricacies of writing a resume,

searching for a job, and preparing for an interview. And AIE's new [Managing Your Money](#) page offers helpful financial literacy resources to teach students critical personal-finance skills.

### **Cleaner design**

AIE's information and resources are packaged in a new look designed to appeal to students of all ages. The sharp graphics entertain the eye, while the simplified layout makes researching information on college and careers easier. AIE rotates among a series of vivid backgrounds, which change with each visit.



### **Interactive content**

AIE places an emphasis on interactive learning, especially in terms of its financial literacy content. The site features an array of interactive tools, including the [True Cost Credit Card Calculator](#) and [the Credit Card Skills Builder](#), both of which illustrate the real cost of buying with credit. Other features include [budgeting](#) tools and resources, such as the new [Money Management 101](#) interactive training module, and [loan repayment calculators](#).

### **Find out for yourself**

Learn more about AIE by [exploring its features and information](#) online. After you've browsed the site, please tell us what you think. To provide your feedback, send an e-mail message to [communications@tgsic.org](mailto:communications@tgsic.org).

## **TG to offer Gulf Coast Consortium Community College Forum**

Community colleges have long been a vital force in higher education. According to the latest figures from the National Center for Education Statistics, community colleges enroll more than 34 percent of all postsecondary students. With a changing economy and shifting financial aid landscape, the 2-year community finds itself facing new challenges, including growing enrollment and budgetary pressures.

TG offers help through its Center for Financial Aid Policy in Community Colleges. The Center works to raise awareness among state and national policymakers about effective financial aid policies and practices for community colleges and their students. The Center does this in a number of ways, including through small conferences or forums that bring together member organizations to discuss community college issues. The Center will hold its next meeting, the Gulf Coast Consortium Community College Forum, on October 21, at the San Jacinto Community College South Campus in Houston.

## **Forum's agenda**

The Gulf Coast Consortium Community College Forum focuses on a variety of topics important to community colleges, such as default aversion and the latest legislative changes. Financial aid professionals from Houston-area colleges are invited to attend. The Forum is provided at no cost to schools.

## **Meeting time and place**

Wednesday, October 21, 2009  
8:30 a.m.-4 p.m. Central Time  
San Jacinto Community College South Campus  
Interactive Learning Center, Building 11  
Room 11104  
13735 Beamer Rd.  
Houston, Texas 77089

## **To register**

Join your community college colleagues at the Forum by registering at [www.tgslc.org/cfapcc/forum/register.cfm](http://www.tgslc.org/cfapcc/forum/register.cfm)

## **To learn more**

Find out more about the activities of the Center for Financial Aid Policy in Community Colleges at [www.tgslc.org/cfapcc](http://www.tgslc.org/cfapcc).

## **Register today for the Fall 2009 TG Users Group Meeting**

The TG Users Group (TUG) offers an online community for school and lender users who wish to learn more about TG products and services and share information with colleagues. TG hosts a TUG meeting in the fall and another in the spring in conjunction with the TG Annual Training Conference. The Fall 2009 TUG Meeting will be held on November 5 at the TG Campus in Round Rock, Texas. School and lender customers are encouraged to review the [tentative agenda](#) online. They can [register for the Fall 2009 TUG meeting](#) also.

TUG meetings provide a time to train TG users on new and enhanced products as well as a forum to discuss operational issues or changes in processing.

## **TUG board nominations complete**

The TUG board helps to coordinate TUG activities and lead TUG events. The board is made up of both school and lender/servicer representatives who serve two-year terms. Three board members will be returning in 2010, including:

- Stephen Brower, Hardin Simmons University, Texas
- Cindi Pedersen, Bethel College, Indiana
- Jason Lolley, Sallie Mae Servicing, Texas

New TUG board members will be introduced at the Fall TG User Group Meeting. These new board members will serve as TUG board members for the 2010-11 term.

### **For more information about TUG**

Any school or lender that uses TG products is automatically enrolled as a member of TUG. To learn more about TUG, its board of directors and officers, its mission and goals, and other details, refer to *TG Online* at [www.tgslc.org/tug/index.cfm](http://www.tgslc.org/tug/index.cfm).

For questions about TUG, contact Sheila Casey at (800) 252-9743, ext. 4576, or send an e-mail message to [sheila.casey@tgslc.org](mailto:sheila.casey@tgslc.org).

### **Watch for a “new” *Shoptalk Online***

If you're curious about this week's peeling masthead for *Shoptalk Online*, you'll find the answer in next week's edition. *Shoptalk Online* is getting a fresh, new look and layout, though the e-newsletter will maintain a solid focus on the legislative information and regulatory developments that matter most to you. Keep an eye out for the next issue of TG's industry newsletter and be sure to tell us what you think — the edition will feature a special link for sharing your feedback.

## **Trends and issues**

### ***Mapping Your Future*® unavailable over coming weekend**

*Mapping Your Future*® will undergo major Web site enhancements on October 10 and 11, making inaccessible some of its important products and services.

Products and services which will not be available include:

- **Online Student Loan Counseling** — Students will not be able to complete counseling sessions, nor will they be able to retrieve their counseling record for a past session.
- **Integration of Loan Counseling** — If a school's MPN is integrated with Online Student Loan Counseling, the school's system will not be able to query the database to verify if a student has completed loan counseling.
- **Financial Aid Office (FAO) Access area** — Schools will not be able to log into their accounts.
- **SchoolExpress** — Schools will not receive a response.
- **ExitExpress** — Guarantors will not receive a response.
- **ServicerExpress** — Servicers will not receive a response.

*Mapping Your Future* provides counseling sessions to a growing number of students; at the same time, the site provides counseling confirmation queries to

more schools and guarantors. These enhancements will add capacity to the Web site in order to keep pace with the increase in demand.

### **For more information**

For questions or more information, contact *Mapping Your Future* at [feedback@mappingyourfuture.org](mailto:feedback@mappingyourfuture.org).

## **Common Manual**

### **Common Manual updates**

Guarantor representatives who serve on the *Common Manual* Governing Board have approved several changes to the *Common Manual*. Details on these changes and a newly updated [Integrated Common Manual](#) incorporating the changes are available on [TG Online](#). These changes will appear in the *Manual's* next annual update.

Please carefully note the effective date of each policy change. If you have questions about any of the changes, contact TG customer assistance at (800) 845-6267, or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

### **This, that, and the other**

College rankings are perennial guides for many students and families searching for the best college for their education dollars. However, publications that rank colleges, including *The Princeton Review*, *U.S. News and World Report*, *Forbes*, and *Kiplinger's*, don't often agree on what makes for the top colleges.

CBS MoneyWatch.com ranks the college rankers, considering the criteria and process each guide uses to rate an institution. Read the [complete article on college rankings](#) online.



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

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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](mailto:communications@tgslc.org).

**Contributors to this edition:** Rob Davenport, Sarah Faszholz, Cindy Marrs, Art Martinez, Matt Smith, and Vickie Tanner. Edited by TG Communications and Policy and Regulatory Affairs. Designed by TG Communications.

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