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### TG's Veterans Day hours

TG will be closed Wednesday, November 11, in observance of Veterans Day. TG will resume normal business hours on Thursday, November 12.

### Smart Solutions

What will a student loan cost with a standard 10-year repayment plan? TG's *Adventures In Education* offers an answer, depending on the amount, with its handy quick [reference repayment chart](#) for students.

## TG Report

### TG to make Integrated Default Assistant™ a standalone application

On Saturday, November 14, TG will release several enhancements to its default management tool, the Integrated Default Assistant™ (IDA™), including establishing IDA as a separate application from AdvanTG Web™. TG's Electronic School Report (ESR) will also be affected by the enhancements.

IDA is a Web-based interactive application used to help schools, lenders, and servicers manage default rates for their TG-guaranteed loans. IDA's query feature

and pre-formatted reports allow schools, lenders, and servicers to track the cohort default rate of their TG borrowers and to identify borrowers at risk of default. IDA also offers schools the ability to create and print letters that notify student borrowers of their delinquency or default status.

TG's ESR provides a list of all borrowers delinquent on payments or in a claim pending status. The report includes a skip trace section that supplies TG's latest contact information for delinquent borrowers. The ESR is available as a printed report or in data file format.

Below is a summary of the latest IDA and ESR enhancements.

- **Accessing IDA and ESR directly:** Users will now be able to log in to IDA or ESR tools from outside of TG's application and loan management system, AdvanTG Web. AdvanTG Web's Main Menu page will also provide links to IDA and ESR.
- **Sending e-mails to student loan borrowers:** IDA will now allow schools to create borrower e-mails using a pre-formatted e-mail template or an e-mail template that can be modified. Schools can add a school logo or other branding image to the template and change content to suit their needs. The new e-mail capability offers another way to contact borrowers who are past due on their student loan payments and at risk of defaulting. The feature also provides a way to correct inaccurate address and phone number information.

### **IDA enhancement webinar**

TG will offer a webinar on the IDA changes for current or new customers. The webinars for each group will be provided multiple times to accommodate schedules. The webinar for current users will focus on the IDA enhancements. The webinar for new users will provide a more comprehensive overview of IDA and feature a review of the recent enhancements.

- *Webinar for current users*  
Thursday, November 12; 3 p.m.–4 p.m. Central Time  
Tuesday, November 17; 10 a.m.–11 a.m. Central Time
- *Webinar for new IDA users*  
Tuesday, December 8; 10 a.m.–11 a.m. Central Time  
Tuesday December 8; 3 p.m.–4 p.m. Central Time

### **To register**

Join TG for a discussion on the latest IDA enhancements by registering through [TG Online](#).

## 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](mailto:product.support@tgsic.org).

## TG announces fall enhancements to AdvanTG Web™ and TG Loans By Web™

This November, TG will release an enhanced version of AdvanTG Web™, TG's application and loan management system, and TG Loans By Web™, an online student loan application tool. These changes will simplify various features of AdvanTG Web and TG Loans By Web, including the reports and change transaction functions. Also, AdvanTG Web and TG Loans By Web will now have enhanced compatibility with Internet Explorer versions 7 and 8, and Firefox 3.5.

### Enhancement summary

#### *TG Loans By Web changes*

- For TG Loans By Web users, new messaging will appear when a borrower reduces a loan amount. The message will indicate that the amount may be divided equally into multiple disbursements. TG would like to make sure the borrower understands that the adjusted loan amount may not be delivered in one disbursement.
- For TG Loans By Web certification requests and credit response records, TG will preserve the guarantor ID as populated by the school. However, if the guarantor ID field is blank, TG will allow lender certification requests or credit responses to overlay the school's blank value for the guarantor ID.

#### *Report changes*

- The "Guarantee Use Only" field on the Change Transaction Detail Report will now populate with an @1R response record.
- On AdvanTG Web's Reports Main Menu, the "Guaranteed Loan Information – TG Guar Only" report has been renamed "Guaranteed Loan Information – TG and Put Loans." The name change comes as a preparation for additional reporting functionality to be added at a future date. In addition, this report will include detail for @1B records as well as @1G records.

#### *Change transaction change*

- In the change transactions area of AdvanTG Web, TG has refined the formula by which net and gross return amounts are calculated on the "Change/Add a Disbursement" screen.

## **To begin using TG Loans By Web**

TG's online loan application tool, TG Loans By Web, is open to all guarantors, lenders, servicers, and school-based software providers. The procedure to begin using TG Loans By Web is straightforward and starts with testing to validate connections and processes. [Contact TG](#) to learn more about using TG Loans By Web and to start the testing process.

## **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 to [product.support@tgslc.org](mailto:product.support@tgslc.org).

## **Register now for TG's FFELP and Direct Loan Discharge and Forgiveness webinar**

It's not too late to register to attend the next in TG's series of webinar training events that focus on various issues in the financial aid industry. The webinar, which will provide information and discussion on FFELP and Direct Loan discharge and forgiveness programs, will be offered on Thursday, November 19, from 2 p.m.-3 p.m. Central Time.

ED has created loan discharge and forgiveness programs that provide borrowers with debt relief in certain circumstances. Generally, discharges help borrowers who are experiencing serious life disruptions; forgiveness programs encourage borrowers to work in certain professions, in exchange for forgiveness of all or part of their student loan debt. This webinar provides an overview of the programs available to FFELP and Direct loan borrowers.

## **To register**

[Register for this webinar](#) online. You can also access recordings of previous industry webinars on the TG Webinars page of *TG Online*. Just click "Archived Training Modules, Recordings, and Materials."

## **TG to help present sessions at upcoming NCHERP Training Conference**

TG team members will be co-presenting a variety of sessions at this fall's National Council of Higher Education Loan Programs (NCHERP) Training Conference held in St. Pete Beach, Florida, from November 15-18. The conference offers an opportunity to learn more about some of the latest developments concerning student aid. TG's sessions will focus on topics ranging from claims processing to college access. Here is a review of sessions that TG will co-present. Sessions may be provided on multiple occasions. Check the online conference agenda for exact time and place.

- **CCI — Post Claim Sampling (PCS) Update:** Participants will learn about the latest developments in the Common Claims Initiative (CCI) post-claim sampling process. This session will provide a complete overview of the year-end reconciliation process, including requirements of a guarantor and a claim submitter, associated timelines for completing the year-end sampling process, and the reporting requirements for the first complete post-claim sampling annual cycle. The session will briefly review the quarterly sampling process and cover some of the common findings discovered during quarterly testing. Lastly, participants will discuss the NCHelp SharePoint site where the year-end reconciliation documents will be housed. A question and answer session on the entire PCS process will wrap up the discussion.
- **Getting More Students in the Know:** Agencies will share techniques to provide valuable college access information, reach more students, target those from underrepresented groups, and make sure that information and applications are provided in a central, user-friendly format.
- **Loan Forgiveness and Discharge: Understanding How the Programs Work:** Keeping track of the various forgiveness and discharge programs can be challenging to say the least. Attendees of this session learn more about the various programs and develop an understanding of the difference between forgiveness and discharge. They will also learn who qualifies and gather information regarding new and existing programs.
- **ECASLA Programs: After a Year, What Have We Learned?:** This session will provide a general overview of the programs authorized by the Ensuring Continued Access to Student Loans Act (ECASLA) as well as a comparison of Participation & Put programs and Put & Conduit programs. The panel will analyze the impact to schools, lenders, guarantors and servicers with respect to systems and processes, including use of the electronic solutions from NCHelp committee work. Panelists will also consider future options and their potential impact on lenders, schools, and guarantors.
- **Benefits for Borrowers in the Military:** Since 2003, the federal government has instituted a number of new benefits to help the many FFELP loan borrowers who have been called to active duty or full-time National Guard duty, primarily in support of the wars in Iraq and Afghanistan. But with the many forms of assistance now in place, and the complex regulations associated with some of them, it's not always clear which options a given borrower qualifies for, and which are most beneficial. A panel of student loan experts and former service members answer questions and provide information to help service members manage their FFELP loan debt.

## To learn more about other TG training

TG offers trainings on industry and regulatory topics through its Speakers Bureau. Visit [www.tgslc.org/speakers/index.cfm](http://www.tgslc.org/speakers/index.cfm) to review the complete training catalog. To schedule a program, contact your TG account executive at (800) 892-1357, or send an e-mail message to [relationship.management@tgslc.org](mailto:relationship.management@tgslc.org).

## Industry Update

### Net price calculator template available

The National Center for Education Statistics (NCES) and ED's Office of Postsecondary Education (OPE) have announced the release of a net price calculator template. This template will help schools in complying with the requirement in the Higher Education Opportunity Act of 2008 that all institutions participating in Title IV student aid programs must provide a calculator that enables current and prospective students, families, and consumers to determine an estimate of a student's net price at a particular institution. Schools may either use ED's template or develop a customized version that must include, at a minimum, the same elements as ED's version. Schools must provide a Web-based net price calculator by October 29, 2011.

#### About the template

Using both student-entered and institution-provided data, ED's template allows prospective students to calculate an estimated net price at an institution using the following basic formula: price of attendance minus grant aid. Based on the information entered by the student, an average net price of attendance is generated based on what similar students paid in previous year.

The calculator was developed based on the suggestions of the Integrated Postsecondary Education Data System's Technical Review Panel (TRP), which met on January 27-28, 2009, and included 58 individuals representing the federal government, state governments, postsecondary institutions from all sectors, association representatives, and others. There was also a 30-day public comment period following the meeting of the TRP, which provided additional feedback.

The estimates generated by the template do not represent a final determination, or actual award, of financial assistance or a final net price — they are only estimates based on price of attendance and financial aid provided to students in a given year. The estimates shall not be binding on the Secretary of Education, the institution of higher education, or the state.

## A special note for graduate and professional schools

The National Association of Student Financial Aid Administrators (NASFAA) has obtained informal guidance from ED stating that the “requirements in the Higher Education Opportunity Act of 2008 (HEOA) that schools develop a net price calculator (NPC) are not applicable to graduate and professional schools.”

### More information

The template application is available at <http://npc.inovas.net/institution>.

For assistance using the template, please contact Ruba Nuwayhid of IT Innovative Solutions Corp. at (240) 252-1707, or send an e-mail message to [Ruba@inovas.net](mailto:Ruba@inovas.net).

The NASFAA announcement is available at [www.nasfaa.org/publications/2009/annpc110409.html](http://www.nasfaa.org/publications/2009/annpc110409.html). (Note that a membership may be required in order to access some content on the NASFAA Web site.)

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## News Briefs

Recording classroom lectures is nothing new to students or instructors. However, more universities are considering lecture capture technology as a way to record lectures and then offer them as a supplement to class materials. Lecture files could be easily downloaded and watched via smart phone or laptop. Whether providing lectures ahead to students will affect class attendance is a question for some academics. Also, as interest grows in the use of lecture capture tools, there is debate about the cost to universities. Both the purchase and installation of such technology could be significant. Learn more about the [latest classroom teaching tools](#).



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