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Smart Solutions

TG's *Adventures In Education* offers convenient, online access to one of the essential documents for securing financial aid in Texas — the Texas Application for State Financial Aid, or TASFA. [AIE provides a link to the current academic year application in both English and Spanish.](#)

TG Report

TG and THECB to host fifth annual financial aid telethons

For the fifth year, TG and the Texas Higher Education Coordinating Board (THECB) are producing a series of telethons on financial aid. Their objective is to reach out to students and families in key viewing markets throughout Texas.

The College Access and Affordability telethon is designed to encourage Texans to attend college and to offer viewers information and resources on the financial aid process. During February, TG and THECB will host the telethon at the TG campus, and broadcast the program in English and Spanish to target markets throughout Texas. The table below provides dates for telethon events set so far. Other dates and market locations for the month are being determined.

Date	Market	Language
February 9	TBD: Lubbock or Tyler	English
February 10	Dallas	Spanish
February 11	Austin	Spanish
February 17	San Antonio	English
February 22	Houston	Spanish
February 24	San Antonio	Spanish

For information about broadcast times and markets listed above, or those which have yet to be determined, contact TG's director of pre-college success, Richard Sapp, at (800) 252-9743, ext. 2865.

During the broadcast, the number for the Texas Financial Aid Information Center (TFAIC) will be displayed prominently on the screen for viewers to call in. At the same time, reporters will interview financial aid experts to discuss the various ways students and families can pay for college. They will also direct viewers to other sources of help for navigating the financial aid process.

Representatives from TG, THECB, and the Texas Association of Student Financial Aid Administrators (TASF AA) will answer phones, offering callers information on the Free Application for Federal Student Aid (FAFSA) and the Texas Application for Student Financial Aid (TASFA).

About the telethon

The College Access and Affordability Telethon is a joint initiative of TG and the THECB. The telethon is designed to increase Texas student enrollment in higher education. Members of TG's educational alliances and customer assistance teams, along with other TG volunteers, and THECB and TASF AA staff take calls from college-bound students, their families, and others.

Learn more

For more information about the College Access and Affordability Telethon, you may contact the Texas Financial Aid Information Center at (888) 311-8881, or visit www.CollegeForTexans.com.

TG offers flexible registration for 2010 annual training conference

TG invites industry professionals at school, lender, servicer, and other industry institutions to the 2010 TG Annual Training Conference, scheduled for April 7-9. This year, the conference will be held at a new venue, the AT&T Executive Education Conference Center and Hotel in downtown Austin.



The conference theme, "A New Horizon - Sharing the Journey," focuses on the evolving legislative and regulatory changes within the student financial aid industry and the collaboration of industry participants to prepare for these developments.

Topics and tracks

This year's agenda will include subject matter tracks related to college awareness, industry topics, financial literacy, default management, professional development, and TG tools. Session topics will continue to be posted to *TG Online* as speakers are confirmed. Confirmed topics include:

- The Texas Application for State Financial Aid (TASFA)
- Financial literacy best practices
- Implementing Direct Lending
- Veterans' issues
- How TG can help with default management
- Transitioning to a three-year cohort default rate
- Financial Aid Management System breakout sessions

Registration and accommodations

Also new this year, participants will be able to choose their dates of attendance or register for the full event.

Registration

- Attend a full day of sessions (Thursday, April 8) for \$50, or attend the half-day sessions (Wednesday, April 7, or Friday, April 9) for \$25 each day.

- Attend all three days for a discounted rate of \$75. Register by March 19, 2010, to avoid a \$25 late registration fee.

Accommodations

Hotel reservations may be made by calling (877) 744-8822 (toll-free) or (512) 404-3600 (local). Ask for the group code TGCONF0410 (for the group rate of \$149) or group code TGSTAT0410 (for the state/government rate of \$115).

Sponsorship Note

TG neither solicits nor accepts sponsorship donations from the student lending community for this training event.

To register and to learn more

Visit [TG Online](#) to register or to find out more about the 2010 TG Annual Training Conference. If you prefer to speak with someone directly, contact TG's event planning coordinator Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgsic.org.

TG offers blanket notification for default aversion assistance requests filed on current or former students

In accordance with 34 CFR, Section 682.404(a)(4), schools can request to be notified whenever any of the school's current or former Stafford loan borrowers are the subject of a default aversion assistance request (DAAR).

Upon such a request, TG is required to notify the school or school's agent of the lender's or servicer's request for default aversion assistance. There is no charge to the school or school's agent for this blanket notification.

TG's electronic support

TG's Electronic School Report (ESR) offers an automated way of gathering borrower delinquency information. The ESR is accessible as a standalone application via TG's Web-based default management tool, Integrated Default Assistant™ (IDA™), or through its application and loan management system, AdvanTG Web™.

The ESR provides a listing of borrowers delinquent on payments or in a claim pending status. The report identifies borrower accounts that are 60, 159, and 210 days delinquent, or with a claim pending (270 days past due). Available in report or data file format, the report also lists borrowers who cannot be located or who have resolved their delinquency by deferment, forbearance, or payment. The ESR's Letter Writing Component provides a borrower notification tool for schools. This feature of the ESR offers a standard or customizable letter template, which can be used to create notification letters for borrowers who are delinquent or in default.

Information provided on the ESR is derived directly from DAAR updates received by TG from lenders and servicers.

For more information

To learn more, or to receive training on DAAR notifications, contact TG's default aversion consultants Joe Braxton at (800) 252-9743, ext. 4696; Rett Anderton at (800) 252-9743, ext. 4765; or Cindy Marrs at (800) 252-9743, ext 4860. You can also contact them by sending an e-mail message to positivebalance@tgsic.org.

Provide students with an interactive primer on credit reports with TG's *Adventures In Education*

TG's *Adventures In Education* (AIE™) features a variety of college and career-related information. It also offers various financial literacy tools, including an interactive credit report "reader" to help students and parents understand the details of a credit report. The reader highlights information commonly found on credit reports, such as payment history and credit inquiries. However, the reader is meant as a reference tool and does not duplicate a particular consumer reporting agency's actual credit report format.

Easy answers, interactive experience

The AIE credit report offers an interactive learning experience. By mousing over sections of the report, users can view pop-up windows containing concise definitions for report terms and sections. The pop-ups summarize a great deal of information in a compact, easy-to-read format.

The straightforward approach of the AIE credit report reader helps demystify the credit reporting process and offers a foundation for consumers interested in learning more about credit. The presentation is especially handy for students who are more likely to use the Internet to research issues and gather information.

Find out for yourself

[Learn more](#) about the reader by experiencing it for yourself. A listing of a variety of TG's other online financial literacy tools can be found [by visiting AIE](#).

Five ways to use TG's financial literacy resource, the *Positive+Balance Community*SM

Last year, TG launched a dynamic Web site geared to help schools in their financial literacy efforts with students. The Positive+Balance CommunitySM combines features of a social networking site — blogging and online chat — with a more traditional Website that offers information and downloadable resources.

The great advantage of the site is that it provides schools with multiple forms of assistance as they design and develop financial literacy programs, including the advice of peers engaged in the same work. If you're a member of the Positive+Balance Community, you probably understand the site's many features. If you haven't registered as a user, here are just five of the many ways you can use the site to enhance your school's financial literacy initiative.

1. **Download training materials for free:** The site features an online library of financial literacy resources, all of which are free and easy to download. TG provides presentations and materials from its Positive+Balance financial literacy training program. The file library also offers educational resources from other reputable sources such as the Federal Trade Commission (FTC) and the Federal Deposit Insurance Corporation's (FDIC) Money Smart program.
2. **Share your advice and experiences:** Create your own personalized member profile page with photo. You can also blog about your experiences educating students in financial literacy, designing a financial literacy program for your campus' needs, or handling the challenges of implementing a program. Members can search for colleagues in the community by name, job title, school location, and other criteria such as goals and interests.
3. **Read up on the latest financial literacy news:** Online newsfeeds keep members aware of the latest industry news and developments related to financial literacy. A community calendar lists information and registration details about upcoming training and industry events, such as TG's Financial Literacy Symposia. Photo galleries of past events can be posted on the community calendar as well.
4. **Ask questions of peers and get answers:** The community's online forum feature offers a quick way to share a question and gather the feedback from a group of other financial literacy professionals. Forums can provide a rich variety of opinion that could help you streamline and enhance your financial literacy program.
5. **Watch recordings of TG's financial literacy symposia:** Last summer, TG offered two symposiums on developing and implementing an effective financial literacy program for college students. Speaker presentations from TG's [2009 Financial Literacy Symposia](#) as well as taped recordings of the events are available through the Positive+Balance Community. Presentation slides appear together with the recorded meeting to provide a "real-time" experience of the event.

To learn more

To register with the Positive+Balance Community and learn more, visit www.PositiveBalance.org. If you would like TG's assistance in developing, implementing, or improving your financial literacy efforts, contact your account

executive at (800) 252-9743, or send an e-mail message to positivebalance@tgsloc.org.

Industry Update

Update on IRS data retrieval process

As described in *Shoptalk* edition 530, ED has been developing a process that will enable Title IV student aid applicants and parents of dependent applicants to transfer certain tax return information from an Internal Revenue Service (IRS) Web site to the 2009-10 Free Application for Federal Student Aid (FAFSA) on the Web application. This process was expected to be implemented in late January. On January 21, ED announced that the data retrieval process for initial and renewal applications on the 2009-10 FAFSA on the Web site will be available beginning January 28, 2010. ED will implement IRS data retrieval functionality for the 2010-11 processing cycle in the summer of 2010.

More information

Refer to [ED's announcement](#), which is available on the Information for Financial Aid Professionals Web site. If you have any questions, contact CPS/SAIG Technical Support at (800) 330-5947, or for TDD/TTY at (800) 511-5806, or by e-mail at CPSSAIG@ed.gov.

Current poverty guidelines extended

In the *Federal Register* dated January 22, 2010, the Department of Health and Human Services (HHS) announced that the 2009 HHS poverty guidelines will remain in effect until updated 2010 poverty guidelines are published, which will not take place before March 1, 2010.

The poverty guideline is one qualifier that may be used in determining a borrower's eligibility for an economic hardship deferment. Lenders must continue to use the current poverty guideline figures when determining eligibility until updated guidelines are published.

More information

Please [review](#) the *Federal Register* notice for more information.

News Briefs

Communication technology is changing the way students socialize — at least according to various surveys, including a recent one conducted by the Kaiser Family

Foundation. Not surprisingly, the survey finds that a majority of young Americans spend time online each day chatting with friends, Web-surfing, or blogging. However, the amount of time young adults spend online has risen dramatically. Media devices have become literally the constant companions for many students aged 8 to 18, greeting them with text messages when they wake up and offering them instant video just before bed. The rise in use has its implications for colleges and universities, especially those designing an outreach and education campaign on college, financial aid, and career issues. [Learn more](#) about media trends among young adults in the online edition of the *New York Times*.



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To ask questions about *Shoptalk*, please contact Communications at (800) 252-9743, ext. 4732, or send an e-mail message to communications@tgsic.org.

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