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Smart Solutions

Many college seniors are contemplating their post-graduate careers. Help them explore their options with *Adventures In Education's* Web page for matching interests, skills, and abilities. [Look for the resource online.](#)

TG Report

TG Annual Training Conference panel sessions to focus on financial literacy, default prevention

As the financial aid industry prepares for some of the most significant changes of the last quarter century, TG offers training to help manage the transition. The TG Annual Training Conference, which will be held from April 7-9 at the AT&T Executive Education and Conference Center in Austin, features sessions on a variety of industry developments, including the shift to the Federal Direct Loan Program (FDLP).

Panels of industry experts will lead a number of conference sessions on such important issues as financial literacy and default aversion. Be sure to mark your conference agenda for these sessions, all of which are designed to broaden skills and prepare financial aid professionals for an evolving student aid landscape.

Panel discussions cover such topics as:

- **Community College Policy Nuts and Bolts** — More students are choosing to transfer from a community college to a 4-year institution as a path to obtain a bachelor's degree. This session will describe a partnership between Texas community colleges and universities to help smooth the process for transfer students.
- **IBR Basics** — This session on Income-Based Repayment (IBR) will present a high-level introduction to the IBR plan. Discussion will focus on how borrowers qualify for IBR, the forgiveness component of IBR, IBR benefits for borrowers and schools, and ideas for educating borrowers about IBR.
- **Creating a Successful Campus Default Aversion Program** — This session will highlight the challenges of two very different campuses that both began their own default aversion programs with TG's assistance and used campus relationships to bolster their plans.
- **An Inside Look at Promising Financial Literacy Practices** — Participants will hear from a panel of schools about the issues that institutions may face in starting a financial literacy program. Attendees will take away suggested successful practices.
- **Navigating Student Loan Disclosures** — Melet Leafgreen of Texas Christian University will present with TG's David Garza on new disclosures required by the Higher Education Act of 1965, as amended, and recently published federal regulations. The session will focus on private loan disclosures and the applicant self-certification form.

- **Four Generations at Work in the Financial Aid Office** — Leonard Gude of Regent Education will present a recent study on generational differences and its implications for work in the financial aid office. This session will review differences in life experiences and explore ways to improve workplace relationships between generations.

Review the [complete agenda online](#).

To register

Visit [TG Online to register](#). 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@tgslc.org.

TG to host March financial literacy symposium in New York

More schools are devoting resources to on-campus financial literacy programs, and for good reason. According to the latest College Board statistics, about half of all students at nonprofit schools borrow to pay for college; more than three-quarters of for-profit college students take out loans. Debt levels for these students can be significant, and a heavy burden as they graduate into a still-volatile job market.

TG supports schools in their financial literacy efforts, offering varied resources including [Web sites](#), campus training, and financial literacy symposia in cities across the U.S. TG's New York symposium is a case in point. Plan to attend the free TG symposium scheduled for March 30 in New York, which focuses on strategies for strengthening a campus' financial literacy program. The symposium is designed to serve the needs of any school type.

TG's symposium, which will run from 9 a.m.-3:30 p.m. Eastern Time, will offer the following sessions:

- **A financial literacy case study:** Learn about helpful, real-world examples that show how effective financial literacy programs can make a difference for families and students.
- **Roundtable discussion:** Ask questions, brainstorm program strategies, collaborate with others, and develop potential ideas to take back to campus.
- **Financial literacy content that fits your students:** Be prepared to participate in activities designed to gather your feedback regarding what specific financial literacy content and combinations of topics best fit your campus.
- **Building a community:** Learn about TG's Positive+Balance CommunitySM, a social networking site created to spur dialogue on financial literacy.

- **TG resources:** Explore how TG's offerings can support campus financial literacy efforts.

To register

Join [TG for the New York symposium](#), or register for another symposium event through *TG Online*.

To learn more

For questions about the 2010 TG Financial Literacy Symposia, please contact TG marketing segment manager Margie Harvey at (800) 252-9743, or send an e-mail message to margery.harvey@tgscl.org.

Register now for TG's Positive+Balance CommunitySM webinar

Registration is open for the next in TG's series of webinars that focus on various issues in the financial aid industry.

In this webinar, "Positive+Balance CommunitySM: Strengthening collegiality and sharing practices," participants will discover how TG's social networking site, the [Positive+Balance Community](#), fosters dialogue among professionals developing and managing financial literacy initiatives. The site allows participants to share ideas and collaborate on the subject of financial literacy, as well as gain access to helpful, free resources. Finding and sharing credible statewide and national resources is critical to the goal of educating students effectively in financial literacy.

Participants will also meet TG's new director of financial literacy operations, Sharon Cabeen, who will discuss TG's plans to enhance the site as a collaborative tool for financial literacy practitioners and educators. Cabeen, who is an Accredited Financial Counselor with the Association for Financial Counseling and Planning Education (AFCPE) as well as President Elect of the AFCPE Board of Directors for 2011, began her career in the nonprofit world working as an advocate for underserved populations. This experience led in turn to the field of nonprofit credit counseling management and financial education. A major part of Cabeen's work has been in the development of partnerships, both local and national, to include counseling, education, marketing, community outreach, and funding activities.

More information

To accommodate the schedules of TG's coast-to-coast customers, the webinar is scheduled for Thursday, March 18, beginning at 10 a.m. and, again, at 3 p.m. Central Time. Registration is [available online](#). If you are unable to attend the scheduled broadcast, a recording will be available for viewing shortly after the event in TG's [archived webinars](#).

Revised TG brochure spotlights college- and career-planning Web site, *Adventures In Education*

TG's *Adventures In Education* (AIE™) Web site offers an online tool for preparing for college and career. Since 1995 when the site was launched, AIE has focused on an array of topics important to students and families, such as completing the FAFSA, obtaining the money to go to college, performing well academically, and planning for graduation.



Last year, AIE underwent a redesign to simplify navigation and provide a more user-friendly experience to students and other audiences. The site also consolidated its financial literacy offerings in one section, showcasing budgeting and credit card tools as well as online trainings such as [Money Management 101](#). A revised AIE brochure on the Web site guides students and parents through the new AIE, focusing on key resources in each section. Available in Spanish and English, the brochure explains AIE's tools for researching college, exploring career goals, and learning more about financial aid. Stock the brochure in your office lobby or consider mailing it to students and parents.

Order the brochure

You can order the AIE brochure by [visiting TG Online](#).

Offer AIE's primer on resumé-building for your graduating students

Drafting a resumé is one of those rites of passage for a graduate that can incite both anxiety and procrastination — neither of which are good for job hunting. TG's *Adventures In Education* (AIE™) offers help with a suite of Web pages on "Writing Your Resumé." These pages guide students through building a resumé and supply tips on honing resumé language so that prospective employers take notice. Highlights of AIE's resumé resources include:

- **Developing your resumé** — Honesty, directness, and brevity are important goals in drafting up a winning resumé. Spotlight accomplishments and credentials but speak to the requirements of the sought-after job. Also, gather feedback on the resumé from multiple readers.
- **Common resumé questions** — Students often have lots of questions before they put pen to paper for that initial resumé draft ("Should it be one page?" "Is an objective necessary?"). You can anticipate these questions and provide quick answers with this FAQ section on resumé-writing.

- **Skills for any resumé** — Particular skills have the effect of buzzwords and can help pull a resumé from a stack. Skills such as “problem-solving” serve to emphasize an applicant’s constructive approach to work.
- **100 great resumé words** — Verbs rule on a resumé, offering the action that creates a strong first impression. A broad vocabulary can also incite an employer’s interest and prompt an interviewer to want to learn more.
- **Common resumé mistakes** — Most resumé-writers make mistakes on their initial draft, including using passive voice, stretching the truth about experience, or offering a vague explanation of a previous job. This list of common errors will help students bypass potential issues.
- **Cover letters** — Cover letters as much as resúmes spotlight a candidate’s communication style and, as such, offer a picture of his or her personality. This short introduction to cover letter-writing summarizes the right things to convey in a cover letter (talk about your aspirations and what you can offer) and how to say them.

Learn more

Explore [AIE’s varied resumé resources](#) for yourself, then offer it to your students.

Industry Update

ED demos eCDR Appeals 3.0 functions

On March 5, 2010, [ED announced](#) the availability of recorded demonstration sessions for Federal Student Aid’s Electronic Cohort Default Rate Appeals (eCDR Appeals) Release 3.0. Below is a summary of each session.

- The [School User Registration Demonstration Session](#) (23 minutes) demonstrates how a school registers a Destination Point Administrator (DPA) and a regular user. Complete information is available in the *eCDR Appeals Registration and User Account Guide*.
- The [Incorrect Data Challenge \(IDC\) Preparation and Submission Demonstration Session for Schools](#) (39 minutes) demonstrates how a user logs in; updates the school profile (especially important is a correct e-mail address for the school); initiates, prepares, and certifies a case; creates an adjustment (including changing the data manager and attaching supporting documentation); receives a data manager response (including how a school provides additional information and requests clarification); and generates an IDC case detail report and a CDR change report.

- The [IDC Review and Processing for Data Managers](#) session (25 minutes) demonstrates how a data manager reviews and responds to a case, requests additional information, and provides clarification.

Complete information for the IDC sessions is available in the [eCDR IDC User Guide](#).

To view a demonstration session, it is not necessary to enter a recording key. To do so, simply enter your name and click "View Recording."

ED provides comprehensive information on the [eCDR Appeals Web site](#).

More information

If you have questions about the eCDR Appeals application, *User Guides* or demonstration sessions, contact FSA staff by e-mailing fsa.schools.default.management@ed.gov, or by calling the Portfolio Performance Division Hotline at (202) 377-4259.

ED releases revised Spanish deferment forms

Revised Spanish FFELP deferment forms are now available. ED released forms that reflect changes to the terms and conditions of deferments as mandated by the Higher Education Act of 1965, as amended by the Higher Education Opportunity Act of 2008 and the October 23, 2008, final rule published in the *Federal Register*. Use of the Spanish forms is optional.

The Spanish deferment forms include:

- Economic Hardship Deferment Request (HRD)
- Education-Related Deferment Request (EDU)
- In-School Deferment Request (SCH)
- Parent PLUS Borrower Deferment Request (PLUS)
- Parental Leave/Working Mother Deferment Request (PLWM)
- Public Service Deferment Request (PUB)
- Unemployment Deferment Request (UNEM)
- Temporary Total Disability Deferment Request (TDIS)

PDF versions of the Spanish forms are available on [TG Online](#).

More information

For questions about deferments, contact TG customer assistance at (800) 845-6267, or send an e-mail message to cust.assist@tgslc.org.

NCHELP releases updated topical index

The National Council of Higher Education Loan Programs (NCHELP) has revised its *Topical Index* to include cites from the Higher Education Act (HEA) of 1965, as amended by recent legislation, and the *Code of Federal Regulations*, as amended by recently published final rules. A wide range of topics are arranged in alphabetical order, making this resource particularly useful in finding relevant language in the HEA and/or regulations.

The NCHELP *Topical Index* is available in PDF on [TG Online](#).

More information

For questions, contact TG customer assistance at (800) 845-6267, or send an e-mail message to cust.assist@tgslc.org.

USCIS field office in San Francisco closed

Effective March 1, 2010, the U.S. Citizenship and Immigration Services (USCIS) closed its San Francisco Immigration Status Verification (ISV) Unit, leaving two field offices: Los Angeles and Buffalo, NY. Schools should [review the updated list of USCIS field offices](#) on the USCIS Web site to determine the correct USCIS field office for a given state or territory. Note that foreign schools should continue to mail their Immigration Status/Document Verification Request (G-845) forms to the Buffalo field office.

More information

ED included a copy of the current G-845 form in its [March 4, 2010, Update on USCIS Field Offices](#). Refer to the [December 28, 2006, Electronic Announcement](#) for more information regarding the G-845 form.

Policy Resources

Ask the Policy Expert

Q.: While I understand that ED's temporary authority to purchase FFELP loans under the Ensuring Continued Access to Student Loans Act of 2008 (ECASLA) is currently set to expire on September 30, 2010, is the additional \$2,000 the unsubsidized Stafford annual loan limit for dependent undergraduate students created by this legislation set to expire as well?

A: No. The additional \$2,000 unsubsidized Stafford annual loan limit for dependent undergraduate students that was created under ECASLA is a permanent change to Section 428H of the Higher Education Act of 1965, as

amended. The provision in the law specific to this additional annual limit does not contain an expiration date.

Do you have a question?

Feel free to *Ask TG™*. *Ask TG*, TG's online query tool for borrowers, schools, and lenders, offers a database of frequently asked questions about financial aid, student loan processing, and TG's products and services. To submit a question, visit tgslc.custhelp.com.

News Briefs

According to various studies of the Free Application for Federal Student Aid (FAFSA), many students and parents miss deadlines and put off tackling the application, in the process losing out on potential state or federal aid. With a simplified FAFSA, procrastination may be less of a problem. A few questions have been eliminated and some applicants can now elect to import required federal tax information automatically into the application. [Learn more about](#) some of the latest efforts to improve the FAFSA process.



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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@tgslc.org.

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