



[TG Online](#) | [AIE™](#) | [TG Training](#) | [Positive+Balance Community<sup>SM</sup>](#) | [Contact TG](#) | [Shoptalk Archive](#)

### Inside this issue

**TG Report ..... 2**

- Sharon Cabeen joins TG as director of financial literacy operations ..... 2
- Plan your 2010 TG Annual Training Conference experience ..... 2
- Join TG at Mississippi regional training ..... 4
- TG puts financial literacy workshop for grad students, “Money Management 601,” online ..... 5
- TG products compatible with Internet Explorer 7.0 ..... 5

**Industry Update ..... 6**

- 2010-11 VA Yellow Ribbon Program Enrollment Begins ..... 6
- ED publishes guidance on independent accreditation for branches or locations of Title IV-participating institutions..... 7
- Closed school corner ..... 7

**Policy Resources ..... 8**

- Common Manual* updates ..... 8

**News Briefs ..... 9**

### Smart Solutions

Mid-way through their final semester, many of your seniors are probably thinking about resume-building and job interviews. Offer them some help with the *Adventures In Education* (AIE™) [resource page for job hunters](#).

## TG Report

### Sharon Cabeen joins TG as director of financial literacy operations

TG has named Sharon Cabeen its director of financial literacy operations. Cabeen comes to TG with more than 25 years of management and program development experience. She will oversee TG's financial literacy services and the development of a recognized, best-in-class financial literacy program.

"My goal is to provide young people an 'aha' moment when learning how to practice good money habits," Cabeen said. "I'm eager to expand and enhance TG's already considerable reputation in the financial literacy arena, both at the state and national levels. TG will work collaboratively with more organizations whose mission and values support the teaching of good money management to our high school and college students."



Cabeen's prior experience includes more than 25 years in credit counseling management and financial education. She holds a bachelor's degree in psychology from Tennessee Temple University, and has been a certified credit counselor since 1985. She also holds the designation of Accredited Financial Counselor with the Association for Financial Counseling and Planning Education (AFCPE), and currently serves as a board member and president-elect of the AFCPE Board of Directors for 2011.

"We are extremely pleased to have such an experienced professional come to TG," said Sue McMillin, TG President and CEO. "Sharon is an invaluable asset to our team, and we look forward to implementing her ideas and plans on educating students in effective money management."

#### To learn more

To find out more about TG's financial literacy services and products, visit "[Managing Your Money](#)" [resource page](#) on TG's *Adventures In Education* (AIE™) Web site. AIE is a public service Web site designed to help students plan for college and career.

### Plan your 2010 TG Annual Training Conference experience

The 2010 TG Annual Training Conference offers three days of training on subjects important to schools, including the transition to the Federal Direct Loan Program, financial literacy, default prevention strategies, and regulatory developments. Set

to debut on Wednesday, April 7, at the AT&T Executive Education and Conference Center in Austin, the conference provides attendees a chance to ask the financial aid questions that matter to them.



To help you plan your training experience, TG has placed the [complete conference agenda online](#). The agenda offers a day-by-day breakdown of sessions according to subject and time. Use the agenda to choose workshops, learn more about keynote speakers, and schedule time at TG's Cyber Café. Conference participants should be aware of a few event details in order to make the most of their attendance.

- **Registration** — TG will offer a daily registration fee for this year's event. Participants can attend a full day of sessions on Thursday, April 8, for \$50. Half-day programs are available on Wednesday, April 7 and Friday, April 9, at \$25 per day. A \$75 discount registration fee is offered for attending all three days. Early registration ends Friday, March 19. After this date, a \$25 late registration fee will be applied.
- **Accommodations** — A few hotel rooms are still available in the TG regular block at \$149 per night. The block expires on Tuesday, March 16. For more information, contact the AT&T Executive Education and Conference Center Hotel by calling (877) 744-8822 (toll free) or (512) 404-3600 (local). Ask for the group code TGCONF0410 (for the group rate of \$149). Unfortunately, the government rate block has been sold out.
- **Thursday night reception** — Plan to attend the "It's Five O'Clock Somewhere" reception on Thursday, April 8, 5 p.m.–6:30 p.m. Central Time. Come relax with colleagues and enjoy music and refreshments with colleagues on "island time." Heavy hors d'oeuvres will be served.
- **Cyber Café** — TG offers Internet and computer connections through the Cyber Café, a room where attendees can enjoy refreshments, take a few moments to check their e-mail, print flight itineraries, visit with other attendees, and collect material from kiosks on TG products for default aversion, financial literacy, and college outreach.
- **Sponsorship note** — TG neither solicits nor accepts sponsorship donations from the student lending community for this training event.

### To register

Visit [TG Online to register](#) for 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@tgslc.org](mailto:judith.cunningham@tgslc.org).

## Join TG at Mississippi regional training

TG will offer a full-day workshop on industry topics on Wednesday, March 17, at the Old Oxford Depot at the University of Mississippi in Oxford. The training, which runs from 9:30 a.m.–3:15 p.m. Central Time, provides a great opportunity for schools and lenders to learn more about federal and regulatory topics as well as TG's financial literacy and default management strategies, product offerings, and more. Presenters stress an interactive approach, inviting audience questions and participation.

Training topics will include:

- **Income-Based Repayment Basics** — Find out how Income-Based Repayment (IBR) can benefit certain borrowers by minimizing monthly payments. This segment of the program describes how borrowers qualify for IBR, outlines the benefits IBR provides to the borrower and the school, and offers ideas for educating borrowers about IBR.
- **Transitioning to a 3-year Cohort Default Rate** — During this session, participants will learn how a school's cohort default rate (CDR) is calculated and how the Higher Education Opportunity Act (HEOA) has affected CDRs. Discussion will focus on the shift from a 2-year to a 3-year calculation. Participants will also learn about the benefits for schools with low default rates and the consequences of higher default rates. In addition, the session will highlight default prevention initiatives to help schools manage their CDR.
- **What Do You Say?** — This highly interactive program answers the question "What Do You Say?" when faced with challenging encounters with students or parents. Often the first few moments — and words — in such situations determine the likelihood of a positive outcome. Attendees will learn key words and phrases needed to handle tough customer service moments. They'll also discuss specific techniques for defusing tension, including listening and communication skills.
- **TG's Electronic Resources** — TG provides online resources to help financial aid offices in a variety of ways, including professional training and financial literacy support. This session will offer an overview of a few of these tools. TG's online modular series, "Financial Aid for Rookies," supplies ready-made help in training staff new to the world of financial aid. The series covers the history and basic concepts of financial aid, including determining federal aid eligibility, computing the cost of attendance, and learning about the verification process. In addition, TG's Positive+Balance Community<sup>SM</sup> is a social media Web site through which financial aid professionals can share insights and experiences in developing financial literacy programs.

## Register

To register for the Mississippi regional training, visit [TG Online](#).

## To learn more about TG trainings

To find out more about TG's varied training offerings, visit [TG Online](#) to browse the TG Speakers Bureau catalog. Keep in mind that TG can adapt training sessions to meet the needs of your campus. To find out how, contact your account executive at (800) 252-9743.

## TG puts financial literacy workshop for grad students, "Money Management 601," online

Free time outside studying and teaching is a scarce commodity for graduate and professional students. To accommodate the busy schedule of a graduate or professional student, TG has placed one of its core financial literacy training sessions online for easy viewing —"Money Management 601: Personal Finance for Graduate Students."

This session provides practical personal-finance tips to help graduate and professional students manage their money and minimize the financial impact of pursuing a graduate degree. The presentation guides students through the process of creating a personalized budget. It also offers details on how to track spending and create a funds and expenses worksheet to better distinguish between necessary and nonessential expenses. In addition, the workshop features:

- tips for being a smart borrower;
- information on creating a savings plan; and
- methods for keeping accurate financial records to simplify budgeting and make tax preparation easier.

"Money Management 601" forms part of TG's extensive financial literacy program for students. Other sessions focus on effective credit card practices, budgeting for expenses, and saving for a secure financial future.

## To view the presentation

View "Money Management 601" through TG's *Adventures In Education* (AIE™) Web site, an online resource for students planning for attending college and preparing for a career.

## TG products compatible with Internet Explorer 7.0

Schools, servicers, and lenders can now use Microsoft® Internet Explorer® 7.0 (IE 7.0) with many TG products, including AdvanTG Web™, TG Loans By Web™,

Integrated Default Assistant™ (IDA™), and List Assist™. Download IE 7.0 from the Microsoft Web site.

TG's Electronic Funds Transfer (EFT) service will be enhanced with IE 7.0 compatibility in April.

## Questions

For any questions about TG 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).

## Industry Update

### 2010-11 VA Yellow Ribbon Program Enrollment Begins

As of March 15, 2010, the Department of Veterans Affairs (VA) is accepting [Yellow Ribbon Program Agreements](#) for the 2010-11 academic year. Under this program, U.S. degree-granting institutions can voluntarily enter into an agreement with the VA to fund (in the form of a grant or scholarship) up to 50 percent of a student's tuition expenses that exceed the highest, public, in-state, undergraduate tuition rate. In turn, the VA will match the school's contribution. [Agreement forms](#) must be submitted by May 21, 2010.

### Background

On behalf of an eligible student, the Post-9/11 GI Bill pays tuition and fees up to an amount that does not exceed the highest, public, in-state, undergraduate rate. However, an eligible student may have tuition and fees that exceed that amount if he or she is attending a private institution or graduate school, or attending under an out-of-state status.

The Yellow Ribbon Program — a provision of the Post-9/11 Veterans Educational Assistance Act of 2008 — bridges the gap between the Post-9/11 GI Bill provisions and the cost of attendance at participating postsecondary schools. Schools that voluntarily enter into a Yellow Ribbon Agreement with the VA choose the amount of tuition and fees to be contributed. The VA issues payment for the matching amount directly to the school.

### More information

For questions about the Yellow Ribbon Program, the agreement, or the instructions to complete the agreement form, send an e-mail to [Yellow.Ribbon@va.gov](mailto:Yellow.Ribbon@va.gov).

## ED publishes guidance on independent accreditation for branches or locations of Title IV-participating institutions

ED recently published general guidance for accrediting agencies and Title IV-participating institutions on the treatment of branch campuses or locations that have been determined to qualify for independent accreditation. The guidance addresses this issue separately, depending on whether the change in institutional accreditation involves a change in accreditor because of the geographic scope of the regional accrediting agency.

### Contact information by region/state

Refer to ED's February 25, 2010, *Dear Colleague Letter* [GEN-10-02](#) for more information. If you have questions regarding the guidance, contact your accrediting agency. You may also contact your ED Regional School Participation Team, as applicable, at the applicable phone number:

State	Contact
New Jersey, New York, Puerto Rico, the Virgin Islands, Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont	New York/Boston Team — (646) 428-3750 and (617) 289-0133
Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia	Philadelphia Team — (215) 656-6442
Alabama, Florida, Georgia, Mississippi, North Carolina, and South Carolina	Atlanta Team — (404) 562-6315
Illinois, Indiana, Minnesota, Ohio, and Wisconsin	Chicago Team — (312) 730-1511
Arkansas, Louisiana, New Mexico, Oklahoma, and Texas	Dallas Team — (214) 661-9490
Iowa, Kansas, Kentucky, Missouri, Nebraska, and Tennessee	Kansas City Team — (816) 268-0410
Colorado, Michigan, Montana, North Dakota, South Dakota, Utah, and Wyoming	Denver Team — (303) 844-3677
Arizona, California, Hawaii, Nevada, American Samoa, Guam, Federated States of Micronesia, Palau, Marshall Islands, Northern Marianas, Alaska, Idaho, Oregon, and Washington.	San Francisco/Seattle Team — (415) 486-5677 & (206) 615-2594

### Closed school corner

The following table provides a list of newly reported school closures and corrections from the Postsecondary Educational Participants System (PEPS) and from the March

2009 *Closed School Monthly Report* supplied by ED. Schools listed are those with which TG has done business or to which TG has otherwise provided services.

### Newly reported closures

OPE School ID	School Name and Address	Unofficial Closure Date	ED's Official Closure Date
00750700	<b>Gibbs College</b> 630 West Mount Pleasant Ave. Rt. 10 Livingston, NJ 07039-1611	N/A	12/18/2009
00739800	<b>Katharine Gibbs School</b> 50 & 232 West 40th St. New York, NY 10018-2602	N/A	12/19/2009
00653900	<b>Episcopal School of Nursing</b> 100 East Lehigh Ave. Philadelphia, PA 19125-1000	N/A	12/18/2009
00739802	<b>Katharine Gibbs School – Philadelphia</b> 2501 Monroe Blvd. Norristown, PA 19403-2422	N/A	12/19/2009
00888900	<b>Lehigh Valley College</b> 2809 E Saucom Valley Rd. Center Valley, PA 18034-8447	N/A	12/19/2009

## Policy Resources

### *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.

### Questions

Please 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).

## News Briefs

About a decade ago, more university classrooms began to adopt an interactive learning device for students called “clickers.” Clickers work like television remote controls, allowing users to electronically choose answers to questions flashed on a screen. Professors using them have one more way of determining whether students are grasping concepts. Recently, as laptops and smart phones have gained popularity, debate has grown about how effective clickers are in teaching and whether they should be replaced with these new technologies or used in conjunction with them. [Find out more about the ongoing discussion on the use and benefits of clickers.](#)



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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](mailto:communications@tgslc.org).

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