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### Smart Solutions

TG's weekly e-newsletter, AIEmail, is a great source for information on events, news, advice, deadline reminders, and more related to higher education and financial aid. Offer it as one of your outreach resources for families. Students and parents can [subscribe to AIEmail online](#).

## Industry Update

### House passes healthcare and reconciliation bills — where are we in the legislative process?

On Sunday, March 21, 2010, the U.S. House of Representatives passed the U.S. Senate's version of the health care reform bill, also known as the Patient Protection

and Affordable Care Act (PPACA, H.R. 3590). The House also passed the Health Care and Education Reconciliation Act of 2010 (HCERA, H.R. 4872).

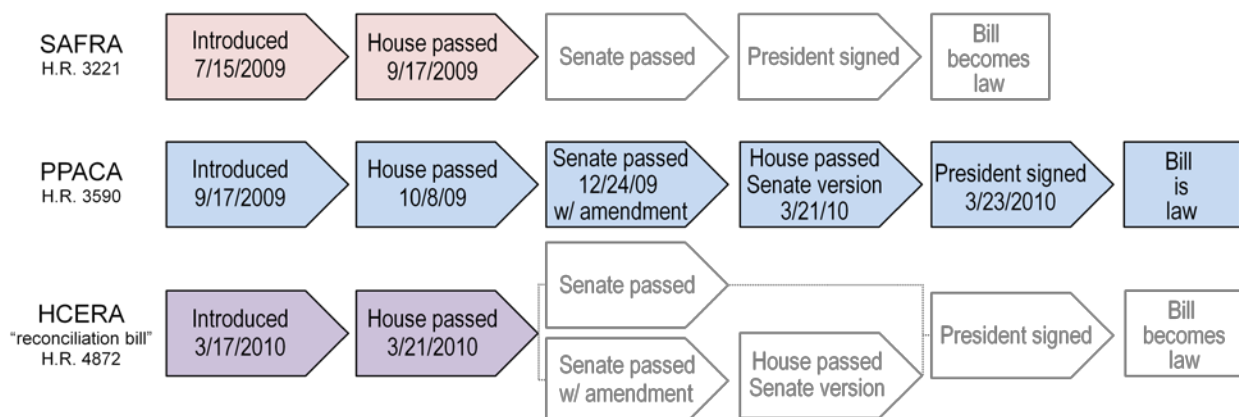
PPACA was passed by the House in October 2009; the Senate passed PPACA with amendment in December 2009. This past Sunday, the House approved the Senate's amended bill. On Tuesday, March 23, 2010, President Obama signed PPACA into law.

Along with various changes aimed at increasing and enhancing the health care workforce via grants, scholarships, and loans available to health care professionals, [PPACA provisions](#) — specifically Section 5205(b) — also revise Section 428K of the Higher Education Act of 1965 by expanding eligibility criteria for loan forgiveness in areas of national need to include an:

“individual [who] is employed full-time as an allied health professional...in a Federal, State, local, or tribal public health agency; or...in a setting where patients might require health care services, including acute care facilities, ambulatory care facilities, personal residences and other settings located in health professional shortage areas, medically underserved areas, or medically underserved populations, as recognized by the Secretary of Health and Human Services.”

In a late session on Sunday, the House also passed HCERA, also known as the [reconciliation bill](#), which combined portions of the Student Aid and Fiscal Responsibility Act (SAFRA, H.R. 3221) and revised elements of PPACA.

The House passed SAFRA in September 2009, but the bill was never taken up for a vote in the Senate. The diagram below offers an overview of the position of each bill in the legislative process as of today.



If HCERA is passed without amendment in the Senate, it will be sent to the president to be signed into law. Alternatively, if the Senate passes the bill with

amendment, then the amended bill will be sent back to the House for approval and submitted to the president for his signature.

### **For more information**

*Shoptalk* will keep readers informed throughout the legislative process for HCERA. Look for an upcoming special edition of *Shoptalk* that includes more details on this reconciliation bill.

## **ED releases errata and updates for 2009-10 *Federal Student Aid Handbook***

Last week, ED posted [errata and updates for the 2009-10 \*Federal Student Aid Handbook\* \(FSA Handbook\)](#) and, in a separate announcement, a [revised master PDF of the FSA Handbook](#) with "an active index." The index appears at the beginning of the master PDF (replacing the table of contents), followed by the *Application and Verification Guide* and the *FSA Handbook's* numbered volumes.

Per ED's errata announcement, the errata and updates below are items that were amended after the initial PDF files were posted to the Web and before the FSA Handbook went to print. *FSA Handbook* changes include:

- Application and Verification Guide
  - Page AVG-2 — In the eighth and ninth paragraphs the page reference was changed from 26 to 28
  - Page AVG-18 — The parenthetical phrase "except in the cases mentioned above" was added to the last paragraph under "Qualified education benefits."
  - Page AVG-20 — For questions 44 and 45, the text was updated to reflect that due to the enactment in July of the technical corrections bill, the effective date for excluding veterans education benefits from estimated financial assistance was changed from July 1, 2010, to July 1, 2009.
  - Page AVG-26 — The date in the last and second-to-last paragraphs was changed from June 30, 2009, to June 30, 2010.
  - Page AVG-28 — For questions 56 and 57, the phrase "or were upon reaching the age of majority" replaced "or were when they turned 18."
  - Page AVG-43 — Text from the margin note from page 76 of Volume 1 about zero EFCs for dependents of Iraq and Afghanistan war dead was repeated in the main body of text at the top of the page.

- Page AVG-91 — In the chart the line numbers for the income tax paid for the 1040 and 1040EZ forms were corrected from 57 to 56 and from 10 to 11, respectively.
- Volume 1: Student Eligibility
  - Page 1-13 — The section "Probation and appeals" was revised to clarify how schools might grant probations.
- Volume 2: School Eligibility & Operations
  - THIS CORRECTION IS NOT REFLECTED IN THE PDF: Page 2-45 and 2-47 — References to the Drug-Free Workplace certification on the FISAP have been removed; this certification is no longer required.
  - Pages 2-78 and 79 — References to TEACH counseling requirements have been added.
- Volume 3: Calculating Awards & Packaging
  - Pages 3-131 and 3-134 — Perkins annual and aggregate loan limits have been corrected.
  - THIS CORRECTION IS NOT REFLECTED IN THE PDF: Page 3-144, the first paragraph under "Veterans and AmeriCorps benefits" incorrectly states that AmeriCorps benefits are no longer counted as EFA, as does the second sidebar note. This is not true. In fact, AmeriCorps benefits are included as EFA when determining eligibility for unsubsidized Stafford loans.  
  
No AmeriCorps benefits are included in the EFA when determining eligibility for subsidized Stafford loans. For campus-based aid and ACG, National SMART Grant and/or TEACH Grant purposes, you may exclude as EFA a portion of any subsidized FDLP or FFELP loan that is equal to or less than the amount of the student's AmeriCorps benefits for the period of enrollment.
- Volume 6: Managing Campus-Based Programs
  - Page 6-81 — References to the URL for the Public Defender Organizations or Community Defender Organizations was removed from the sidebar.

To assist financial aid professionals in quickly referencing the *FSA Handbook*, TG provides a bookmarked version of ED's revised PDF. This file includes bookmarks of all the individual volumes, as well as bookmarks of the chapters and appendices within each volume.

### **Accessing the revised *FSA Handbook***

To access this practical research tool, visit [TG Online](#).

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).

## TG Report

### TG Annual Training Conference to offer industry focus, ED speakers



In the midst of dramatic change to the federal student aid industry, you and your school probably have questions. TG's upcoming Annual Training Conference offers a perfect opportunity to ask those questions, since ED speakers will be on hand to address your concerns and describe the implications of recent higher education legislation. This year's conference will be held from April 7-9 at the AT&T Executive Education and Conference Center in Austin.

On Thursday, April 8, acting deputy assistant secretary for policy, planning and innovation for ED, David Bergeron, will discuss federal developments affecting the higher education community. Patrick Kennedy, an ED representative who serves on the Direct Lending Onboarding Team, will then present a general session on the transition to the FDLP. Kennedy will offer a high-level overview of the Direct Loan Program from the programmatic and systems perspective. Concepts, terminology and transition resources will be introduced, followed by a question and answer period.

On Friday, April 9, ED senior policy analyst Fred Sellers will present a general session titled "Two Pell's in One Award Year" via videoconference. This session will address the new Federal Pell Grant Program statutory and regulatory requirements. The session will feature a post-presentation time for questions and answers.

#### **Broad agenda, varied expertise**

Each year, the TG Annual Training Conference offers interactive sessions led by industry experts on such topics as financial literacy and default management. The event also features dynamic speakers to set the tone at the conference opening and to offer some departing food for thought at the closing.

Dan Thurmon, president of Motivation Works, Inc., will present the keynote address, "Off Balance On Purpose," on Wednesday, April 7. Thurmon's specialty is teaching audiences how to manage their busy lives with decisive action. His unique speaking style, Speaking with Visual Impact™, blends meaningful content with physically charged performance.

Kathryn Childers provides the closing address, "Do It Scared!" on Friday, April 9. Childers is a professional motivational speaker who offers lessons on taking charge drawn from her varied background as news broadcaster and book publisher.

Childers' presentation demonstrates to audiences how they can harness the energy of fear to break through psychological and emotional barriers.

TG's conference offers numerous other opportunities for learning and discussing how to help students attain their educational and career goals in 2010 and beyond. Refer to the [online agenda](#) for details about session dates and times. The agenda also offers a summary of each presentation.

### To register

Visit [TG Online](#) to register. Online registration closes Friday, March 26; however, onsite registration will be available. If you prefer to speak with someone directly about the conference, 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).

### Subscribe to the *Enrollment Management Journal* to receive spring edition



TG announces the release of the spring 2010 edition of the *Enrollment Management Journal: Student Access, Finance, and Success in Higher Education*. Each issue of the journal explores enrollment-related subject matter, including admission standards, financial aid policies, and successful student enrollment strategies. As a publisher of the journal, TG seeks to advance knowledge about these areas and make new and relevant data available to practitioners, researchers, and policymakers. The journal is produced in collaboration with the University of Nebraska–Lincoln.

### Inside this issue

Articles in this edition of the *Enrollment Management Journal* address issues of college retention, transfer practice, outreach for Latinas, attrition, and the African-American experience with student loans. Here's a closer look at particular articles.

- "Testing and Estimating Direct and Indirect Effects of an Intervention Program on College Student Retention" — Student retention continues to be a significant issue in higher education. This article analyzes a structural model of the effects of an intervention program on student retention.
- "Strategies for Improving Transfer" — As community college enrollment increases, so does interest in effective practices for transfer to 4-year institutions. This article provides insight on the transfer process from advisors at both community colleges and universities.

- “Latina Student Achievement: A Phenomenological Study Examining Latina Experiences in an Educational Outreach Program, *Mi Carrera*” — *Mi Carrera* (My Career) is an outreach program designed to help prepare Latinas for higher education by helping in the transition between high school and college. This article examines the program’s practice and effectiveness.
- “Loan Debt: Reflections of African-American College Graduates” — Most discourse concerning student loans has involved policymakers and lenders. This article takes into consideration the reflections of African-American baccalaureate graduates on their experiences with student loans.

### **From the field**

This section of the journal generally focuses on activities and programs that inform practice in enrollment management. Here’s a summary of this section’s articles.

- “Economic Access Initiative Program at The Ohio State University” — In an interview with the senior advisor of the Economic Access Initiative program at the Ohio State University, the author discusses the issue of college access for low-income students. The interview highlights how college students can foster a desire for higher education among students and families from low socio-economic backgrounds.
- “ASAP: The Spark that Ignited the Transformation” — Using the framework described in the Accelerated Study in Associate Programs (ASAP), Queensborough Community College launched an initiative to improve the retention and graduation rates of first-time, full-time students. This article provides an overview of ASAP and the changes leading to the development of the Queensborough Academies.

### **Legislative update**

Congress appears ready to pass legislation that would end the Federal Family Educational Loan Program (FFELP). Such change will affect the financial aid packaging season, which is rapidly approaching. This section of the journal presents an overview of the latest higher education legislation and its consequences for all affected parties, from students to colleges.

### **To learn more**

Find out more about this edition or [subscribe to the \*Enrollment Management Journal\*](#).

The *Enrollment Management Journal*, which is available by subscription only, is an initiative of the Council for the Management of Educational Finance.

## Borrower tools: myTG<sup>SM</sup> offers one more way for TG borrowers to stay on top of repayment

As the semester wraps up, many of your graduating students are probably juggling multiple priorities including finding a job and moving. If they have student loans, repayment is probably also on their minds. For borrowers with TG-guaranteed loans, TG offers help in managing the repayment process — myTG<sup>SM</sup>, a Web-based loan account management tool.

Registered borrowers can use myTG to update personal contact information, access a summary of their TG-guaranteed loans, and review payment histories for any defaulted loans. Borrowers with defaulted loans can also resume repayment on their student loans.

### A closer look

Here are a few ways that borrowers can use myTG to manage their account.

- Make payments online for defaulted loans.
  - Accepted methods: Discover, MasterCard, and Visa credit or debit card
  - Single or recurring autodrafts from a checking or savings account
- Receive notices about important due dates and online payments pending.
- Set a repayment schedule and details with the help of an online good faith payment — or down payment — negotiator, and a calculator to customize repayment plans.

### Other borrower benefits

The myTG application provides borrowers easy access to their TG loan information, but it also offers a number of other features, including:

- A communication link with TG that allows TG to keep its borrower records up to date;
- Access to other resources and tools needed to manage loan accounts, such as information on default prevention, deferments and forbearances, rehabilitation, and loan discharge and forgiveness, including forms;
- Contact information for schools, lenders, and servicers; and
- A secure registration process that protects borrower information and helps maintain privacy. TG recently updated the challenge question library to make the login process even more secure.

## To learn more

For more information about myTG and how it can help borrowers stay in good standing, contact TG's customer assistance team at (800) 845-6267, or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

## Policy Resources

### Ask the Policy Expert

**Q.: I recently heard that there is a state rule that impacts Texas public schools and how they post federal and state Work-Study jobs. Can you provide additional information about this rule?**

**A:** The legislation referred to in the question above is Texas House Bill 2504. The purpose of this state legislation is to have all public institutions of higher education in Texas, except for health-related institutions, post undergraduate course information and work-study opportunities on the school's Web site.

The Texas Higher Education Coordinating Board (THECB) finalized the language for the [rules](#) on October 29, 2009. The specific language for these rules can be found in Texas Administrative Code (TAC) through the [Texas Secretary of State's Web site](#).

Specific to the work-study requirement under, 19 TAC 4, §4.229 states that:

"(a) Each institution of higher education shall establish and maintain an online list of work-study employment opportunities available to students on the institution's campus, sorted by department as appropriate. Information should be made available no later than April 1, 2010.

(b) Each institution of higher education shall ensure that the list is easily accessible to the public through a clearly identifiable link that appears in a prominent place on the financial aid page of the institution's Internet website."

While many schools already post work-study job opportunities online, schools affected should take the appropriate steps to ensure these opportunities are available online no later than April 1, 2010, in order to comply with this rule.

### 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](http://tgslc.custhelp.com).

## News Briefs

Colleges and universities promote a wide variety of issues to students, from scholarship availability to Presidents' Day. To grab the attention of more students, schools are turning to the Web, creating short video pieces for social media sites such as YouTube®. The online *Chronicle of Higher Education* has collected links to a number of these often funny videos, which showcase how truly creative schools can be in educating and informing students. [Watch the videos](#) to generate ideas for your own campus efforts.



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*Shoptalk* is published by TG. Unless specifically noted, the policies and procedures outlined in *Shoptalk* apply only to loans made under the TG guarantee and not to loans underwritten by other guarantors.

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