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Smart Solutions

TG's account management tool, *myTGSM*, provides borrowers with secure access to information on their TG loans. While online, users can use the tool to update personal information and check payment history, among other things.

TG Report

TG processing and product information for FDLP conversion

As schools make the move from one federal student loan program to another, they are dealing with competing priorities. In completing all of the stages to begin participating in the Federal Direct Loan Program (FDLP), a school might inadvertently overlook some of the issues involved in discontinuing originations under the Federal Family Education Loan Program (FFELP).

In order to anticipate schools' needs during this time, TG has gathered the following information on TG guarantee processing, as well as TG products and services, related to the approaching conversion date. While this article is long, it is intended to be a one-stop, comprehensive resource for customers to read and reference during this conversion.

Guarantee processing

According to the provisions of the Health Care and Education Reconciliation Act of 2010, (HCERA, Public Law 111-152), if a federal student loan's first disbursement occurs before July 1, 2010, the first disbursement and all subsequent disbursements may be made under the FFELP. If a federal student loan's first disbursement occurs on or after July 1, 2010, the loan must be originated and fully disbursed under the Federal Direct Loan Program (FDLP).

Because the timing of a loan's first disbursement will determine whether a loan can be a FFELP or must be an FDLP loan, TG will be assisting customers by monitoring its guarantee processes and taking action according to when loans were submitted for guarantee, as follows.

Currently-guaranteed loans with a scheduled first disbursement date of on or after July 1, 2010

Beginning in mid-May, TG's guarantee, support and reporting (GSR) team will run reports to identify existing loans with a TG guarantee that have a first disbursement date scheduled on or after July 1, 2010. GSR will contact schools and lenders to ensure that the disbursement dates are correct and notify them that the loans will be cancelled, if necessary. Customers may request a copy of this report for their institutions at any time. Any loans requiring cancellation will have CommonLine modification records sent, and GSR will communicate this information via e-mail to both the school and lender. *Note: TG will not contact borrowers whose currently-guaranteed loans have been cancelled.* Contact lgo.helps@tgsic.org if you have any loans that meet this criterion.

New loan requests

TG will assist customers with processing new loan requests according to the following schedule:

May 8, 2010 — TG will begin rejecting loan requests with a first disbursement date scheduled on or after July 1, 2010. GSR will contact schools to verify the first disbursement date before terminating those loan requests. TG will send letters to borrowers whose loan requests have been terminated.

June 25, 2010 — To meet the requirement that a FFELP loan must be first disbursed by June 30, 2010, TG will suspend TG Loans By Web™ (LBW), which includes the Plus Credit Connection™ product, at close of business on June 25, 2010. Borrowers accessing LBW will receive an outage page referring them to their school financial aid office. It may be possible for TG to work with a lender to guarantee loans not requested through TG LBW or not using TG's electronic funds transfer (EFT) service as late as June 30, 2010, if the first disbursement will occur by that date.

Consolidation and blanket guaranteed loans

GSR will also verify if Consolidation and blanket guaranteed loans were disbursed before July 1, 2010.

GSR will not guarantee a Consolidation loan if the guarantee date is on or after July 1, 2010. GSR will contact the lender to ensure the date submitted is correct. If the date is on or after July 1, 2010, GSR will contact the lender and advise that TG will terminate the loan. If GSR receives notice of the Consolidation loan via Common Account Maintenance (CAM) after the fact, GSR will contact the lender and cancel the loan.

GSR will not guarantee a loan submitted under a blanket guarantee if the Lender Approval Date (guarantee date) is on or after July 1, 2010. GSR will contact the lender to ensure the date it submitted is correct. If the date is on or after July 1, 2010, GSR will contact the lender and advise that TG will terminate the loan.

Continued FFELP loan processing and disbursements

For FFELP loans first disbursed by June 30, 2010, TG will continue to support AdvanTG Web™ for FFELP second and subsequent disbursements, and change requests at least through June 30, 2011.

To assist lenders in managing the funding of second and subsequent loan disbursements and reissues for TG loans first disbursed before July 1, 2010, TG will utilize a new edit within the Roster process. This edit will be available by the end of June 2010. Before allowing EFT transactions to be approved, the edit process will query TG's system to determine if at least one of the loan's disbursements is

currently in a PAID status with an Actual Disbursement Date before July 1, 2010. If no such disbursements are confirmed on TG's system, the Roster transaction will be rejected with CommonLine error code 094 (the processor or service provider will contact the school or file recipient).

As a reminder, the funding cycle (3-day or next-day) will also be considered for scheduled disbursement dates that fall at the end of June 2010. GSR will proactively monitor Roster rejects and assist customers with quick resolution of rejects.

TG will automatically cancel only loan requests for which all disbursements are scheduled to occur on or after July 1, 2010. Without a customer request, TG will not routinely cancel loans with first disbursement dates scheduled before July 1, even if those disbursements remain in a PENDING status on TG's system as of July 1. This will permit sufficient time for lender reporting (CAM/Lender Manifest) updates to be made. TG will continue to make available reports listing these pending-disbursement loans, as a tool to facilitate analysis and resolution activities by customers.

Private loan processing

TG's AdvanTG Web will be available to process private loan applications, change transactions, and disbursement rosters at least through June 30, 2011. TG is also committed to disburse private loans via its EFT service for the same time period. TG will continue to evaluate the feasibility of continuing this service beyond this time period, and will notify schools and lenders of its decision in ample time to plan for the following academic year.

Helpful reports and more information

Please remember that AdvanTG Web has a number of reports that can assist schools and lenders planning for the transition to FDLP. These reports include application status, change transaction, and loan status reports. If you need additional information, send a request to product.support@tgsic.org for a report showing loans on TG's system beyond the above-mentioned reporting parameters.

Upcoming webinars

TG will provide free webinars for schools and lenders on the information included in this article. We will discuss dates and timelines as program participants continue to move toward the conclusion of FFELP originations and gear up for FDLP participation.

Schools and lenders can participate in one of the following webinars by [registering through TG Online](#):

- Tuesday, May 11, 3 p.m. – 4 p.m. Central Time
- Wednesday, May 12, 10 a.m. – 11 a.m. Central Time (repeat session)

Existing FFELP portfolio support

Although FFELP originations will end on June 30, 2010, remember that TG will continue to provide life-of-the-loan support for loans guaranteed by TG that are first disbursed by that date. TG has a \$32 billion FFELP portfolio and will continue to provide the same high-quality services for its borrowers, schools, and lenders that customers have come to expect from TG.

Resources

TG has created a [Federal Direct Loan Program Resources page](#) on *TG Online* featuring TG tools and a variety of industry links to assist schools in making the FDLP transition. In addition, TG has just launched a [Resources Pertaining to Conclusion of FFELP originations page](#) using information included in this article.

In addition, if you need assistance in your efforts to convert to the FDLP, contact your TG account executive at (800) 252-9743. You can also call the Common Origination and Disbursement (COD) School Relations Center at (800) 848-0978, or send an e-mail message to CODSupport@acs-inc.com for the FSA Onboarding Team to request transition support.

TG offers training session that zeroes in on the challenges of the FDLP transition

It goes without saying that numerous schools are currently in the process of making the transition to the Federal Direct Loan Program (FDLP). If you're leading such an effort at your school, you may be feeling the time crunch of the looming July 1 implementation date, and the pressure to ensure continued federal loan access for your students and families.

To help directors and other financial aid office leaders to decompress and regroup, the TG Speakers Bureau offers a professional development session titled "Leading Your Team through Challenging Times." Over the years, TG has presented this session to help schools embrace the wide variety of changes that financial aid offices face, from budget cuts and reduced staff, to legislative and operational changes. In more recent times, the session has focused on helping schools deal with the transition to the FDLP.

In a situation like many schools currently find themselves — making a major program conversion in a very short time frame — team buy-in and coordination are essential. "Leading Your Team through Challenging Times" delivers this message

through a fun, interactive exercise. The session provides participants with an opportunity to guide their teams through a challenging scenario, working both individually and in small groups. This exercise is designed to show how, when functioning as a team, the group can outperform the individual. Participants take away practical advice on how to motivate teams to overcome challenges and meet objectives.

To schedule a session

If you are interested in scheduling "Leading Your Team through Challenging Times" at your school or at an upcoming event, complete the TG Speakers Bureau [Speaker Request Form](#) or contact your [TG account executive](#) at (800) 892-1357.

TG makes *TG Annual Report for FY 2009* available online

TG has published its fiscal year (FY) 2009 *Annual Report*. The report details information on TG's successful performance and continued commitment to outstanding customer support at a time when many unprecedented changes in the delivery of federal student aid continued. Last year, TG guaranteed more than \$10.3 billion, representing more than 10 percent of all federal student loan funds awarded to students across the nation, and almost 80 percent of all federal student loan funds awarded in Texas.

"TG's commitment to advocate for higher education access has translated into helping more students and families pay for their college and career dreams," said TG President and CEO Sue McMillin. "Our solutions to address school and student borrower needs have helped TG record higher-than-ever customer service scores even in the midst of a changing environment."



Successes in default prevention and customer assistance levels

In FY 2009, TG's efforts to help borrowers repay their loans successfully resulted in the prevention of more than \$4.2 billion in potential student loan defaults. TG default prevention experts achieved a customer satisfaction score of 4.86 out of a possible 5 from borrowers seeking help with student loan repayment.

With a 37 percent increase over FY 2008, TG's customer assistance team recorded its highest call volume ever from students and families asking about every phase in the life of a student loan. The team also operates the Texas Financial Aid Information Center, a single point of reference for financial aid information for Texas residents.

"TG has invested considerable resources to help schools and students with financial literacy training, as well as loan repayment and default prevention support," explained McMillin. "TG will continue to provide these personal services and technical solutions because we believe they are critical to the future success of any federal student loan program."

Steady growth and a record of success

For 30 years, TG has worked to promote college access and affordability through its various programs and collaborations. And, even as the country enters a new era in student financial aid, TG remains steadfast in its commitment. Last year, TG helped more than 4 million borrowers by guaranteeing more than \$71 billion in Federal Family Education Loan Program (FFELP) loans.

To download a copy

To learn more about TG's service for the year, download a copy of the 2009 [TG Annual Report](#).

To order a copy

You can order a print copy of the report by contacting TG's communications team at communications@tgsdc.org. Please provide your name, mailing address, and number of requested copies.

Industry Update

ED publishes *Dear Colleague Letter* to support schools transitioning to Direct loans

On April 20, 2010, ED released *Dear Colleague Letter* (DCL) GEN-10-06 to provide information to schools that may need its assistance to transition from the Federal Family Education Loan Program (FFELP) to the Federal Direct Loan Program (FDLP).

The Reconciliation Act eliminates new FFELP originations and appropriates funds to assist schools in transition

In the DCL, ED states that the Health Care and Education Reconciliation Act of 2010 (HCERA) prohibits any new FFELP loans first disbursed after June 30, 2010.

Therefore, schools that currently participate in only the FFELP will need to transition to the FDLP. To assist schools in this transition, the HCERA authorizes and appropriates \$50 million for fiscal year 2010 to "provide institutions of higher education participating, or seeking to participate, in the [FDLP] with technical assistance in establishing and administering such programs." The HCERA defines "assistance" as "the provision of technical support, training, materials, technical assistance and financial assistance."

ED will use appropriated funds to expand its OnBoarding process

ED has decided that the most timely, efficient, and equitable way to ensure all schools are FDLP-ready for the award year beginning July 1, 2010, is to provide technical assistance based on an assessment of the individual school's situation and requirement. In making this decision, ED recognized that the development of specific eligibility criteria, the clearance of an application form, and the establishment of a review panel, as well as extensive monitoring and auditing procedures necessary for making direct grants to schools from taxpayer funds would take too long given the July 1, 2010, transition date.

Accordingly, rather than make grants of funds appropriated by the HCERA directly to schools, ED will enhance its OnBoarding process, adding more staff and other resources. ED will use the additional HCERA funding to continue this expansion and provide timely, targeted assistance as warranted by each school's needs.

Technical assistance and commitment

As part of the existing transition process, each school that submits an "Intent to Participate in Direct Loans" through the ED's Common Origination and Disbursement (COD) system is assigned a Point of Contact (POC). The POC will work with schools to ensure a successful transition. In many instances, the POC can provide the needed assistance in just one or two phone calls. If more extensive help is needed, the POC will work with the school to develop and implement an assistance plan. Additional assistance could be provided by ED's staff or other experts through a series of calls with the relevant parties at the school or, if necessary, through on-site visits.

To augment staff resources, ED has contracted with a private vendor to assist schools during the transition period with technical and/or consulting support. The contractor has developed a pool of quickly-deployed resources, including retired and current financial aid and other campus administrators with experience in the FDLP (including recent transition experience) and other financial aid experts.

ED concludes the DCL, restating that it is "absolutely committed" to ensuring that all schools, and more importantly, all students and families, have continued and uninterrupted access to federal student loans.

More information

The [full DCL](#) is available for download. If you have any questions on the information provided in this DCL, contact your POC, the School Relations Team at (800) 848-0978, or e-mail ED at DLEnrollment_FSA@ed.gov.

TG also offers helpful information and resources to assist schools in the FDLP transition process. For questions, contact your [account executive](#) or TG customer assistance at (800) 845-6267 or send an e-mail message to cust.assist@tgsllc.org.

ED releases instructions for ECASLA CAP submission

ED recently released Electronic Announcement (E-ANN) #84, which provides instructions for the Custodian's submission of a Corrective Action Plan (CAP) for all Attestation Engagement Findings for the 2009-10 loan purchase programs. These loan purchase programs were authorized by the Ensuring Continued Access to Student Loans (ECASLA). The Custodian must use an [Attestation Engagement Guide](#) issued by ED's Office of Inspector General. In order to meet the requirement for submission of a CAP, the attestation engagement package submitted to ED must include a CAP on the Custodian's letterhead and in the format prescribed in the announcement.

More information

The complete April 19, 2010, announcement is [available for download](#) on ED's ECASLA website.

ED adds Direct PLUS loan functionality to StudentLoans.gov

ED's April 23, 2010, [electronic announcement](#) projected that beginning April 25, 2010, ED's website, [StudentLoans.gov](#), will include a new online method to process Direct PLUS loans — Direct PLUS Loan Request for Supplemental Information (Direct PLUS Loan Request). Beginning May 1, 2010, this new online process allows Direct PLUS loan borrowers (both parents and graduate and professional students) to complete a request for a Direct PLUS loan and initiate a credit check. In addition to providing basic demographic information and completing a credit check, the Direct PLUS Loan Request allows borrowers to provide:

- **Credit Balance Option** — Parent PLUS borrowers can indicate whether they want any remaining credit balance to be paid to the parent borrower or to the student.
- **Award Amount Information** — Borrowers can request a specific amount they wish to borrow, or can request that the school determine the maximum amount they are eligible to receive by selecting the Maximum Amount Indicator.

ED describes the Direct PLUS Loan Request process as an optional alternative to a school-based, paper PLUS process. As such, the Direct PLUS Loan Request will only be available to borrowers if the school opts to use the process. If a school does not wish to use the Direct PLUS Loan Request process, ED will still initiate a credit check upon receipt of the origination record.

Note that beginning April 25, 2010, ED has set both the Participate in Electronic Parent PLUS Application and Participate in Electronic Grad PLUS Application flags to Yes ("Y"). This means any borrower will be able to complete a Direct PLUS Loan

Request via the StudentLoans.gov website and select his or her participating school from the drop-down box. Consequently, a school that does not want to use the Direct PLUS Loan Request process must change both the participation flags to No ("N") on the [COD website's](#) School Options Information page, or by calling the COD School Relations Center for assistance. ED also notes that a school's name will always appear in the drop-down box. If a school is not participating, when the borrower tries to select the school, he or she will receive an error message.

More information

ED's complete April 23, 2010, [announcement is available for download](#) on the Information for Financial Aid Professionals (IFAP) website and includes more information about:

- Credit check processing and appeals,
- Direct PLUS Loan Request processing (while the COD System will accept and store Direct PLUS Loan Request information, a school must still create and submit the Direct PLUS Loan award for it to be built on the COD System),
- Direct PLUS Loan Request Acknowledgements (system-generated information a school can use to populate its system and create awards to send to the COD System),
- Future enhancement to EDEXpress import functions (ED recommends that a school continue to originate all Direct PLUS loans within the EDEXpress software until enhancement is complete),
- New Direct PLUS loan edits that have been added to the COD System and are returned to schools in Common Record responses, and
- Direct PLUS Loan Endorser Addendum and endorser processing.

If you have questions about the new Direct PLUS Loan process or the information in [ED's April 23, 2010, announcement](#) contact the COD School Relations Center at (800) 848-0978. You may also send an e-mail message to CODSupport@acs-inc.com.

Schools can also learn more about the Direct PLUS Loan processing enhancements via ED's upcoming webinar, "What's New for Direct Loans." This webinar is scheduled for early May and June 2010. Detailed information will be provided in a forthcoming training announcement posted on the [IFAP website](#).

Borrowers to continue receiving better terms on federal student loans

Thanks to previous reforms to the federal student loan programs that take effect this July 1, students will once again receive better terms on their new federal student loans. This article highlights changes in interest rates and loan fees. As a reminder, lower loan fees offer an up-front benefit to the borrower, while lower

interest rates result in significantly lower costs to the borrower over the life of the loan. For a Stafford loan borrower to benefit from the scheduled reduction to the origination fee and interest rate, the first disbursement of his or her Stafford loan must be made on or after July 1, 2010.

Also effective July 1, the Health Care and Education Reconciliation Act of 2010 (HCERA) requires that all new Stafford, PLUS, and Consolidation loans be made under the Federal Direct Loan Program (FDLP).

Direct Stafford loans

The College Cost Reduction and Access Act of 2007 (CCRAA) established a fixed interest rate of 4.5 percent for a Direct Subsidized Stafford loan made to an undergraduate student with a first disbursement made on or after July 1, 2010, and before July 1, 2011. For such a borrower, the current interest rate through June 30, 2010, is 5.6 percent. The CCRAA established a fixed interest rate of 6.8 percent for a Direct Unsubsidized Stafford loan made to an undergraduate student and a Direct Stafford loan (subsidized or unsubsidized) made to a graduate student with a first disbursement made on or after July 1, 2006.

The up-front interest rate rebate is 0.5 percent for a Direct Stafford loan (subsidized or unsubsidized) made on or after July 1, 2010. The current interest rate rebate through June 30, 2010 is 1.0 percent. The amount of this rebate was established by the Higher Education Reconciliation Act of 2005 (HERA).

An origination fee of 1 percent is assessed for a Direct Stafford loan (subsidized or unsubsidized) first disbursed on or after July 1, 2010. The current fee through June 30, 2010 is 1.5 percent. The amount of this fee was established by the HERA.

Direct PLUS loans

The interest rate on a Direct PLUS loan made on or after July 1, 2006, is fixed at 7.9 percent.

The up-front interest rebate amount on a Direct PLUS loan remains at 1.5 percent of the principal amount of the loan. The origination fee on a Direct PLUS loan remains at 4 percent of the principal amount of the loan.

Direct Consolidation loans

The interest rate on a Direct Consolidation loan for which the application is received on or after July 1, 2006, is the lesser of:

- The weighted average of the interest rates on the loans consolidated, rounded upward to the nearest one eighth of one percent, or
- 8.25 percent.

There is no origination fee for a Direct Consolidation loan.

Temporary Direct Consolidation loan authority

The HCERA includes a temporary loan consolidation opportunity for certain borrowers for a one-year period — for Direct Consolidation loan applications received on or after July 1, 2010 and before July 1, 2011. The borrower, during this period, can obtain a Consolidation loan if he or she has a loan in at least two of the following categories:

- Federal Direct loans,
- FFELP loans owned by a lender,
- FFELP loans owned by the Department of Education (ED) – Put loans.

At least one of the eligible loans must not have entered repayment status.

The interest rate of a Consolidation loan made under the temporary Consolidation loan authority is calculated as the weighted average of the interest rates of the loans included in the Consolidation loan with no rounding, and is capped at 8.25 percent. However, if the Consolidation loan includes one or more variable rate Stafford loans made from July 1, 1994, through June 30, 2006, which are currently receiving an in-school or grace period interest rate, then the interest rate is calculated the same as stated above but the final weighted average interest rate is rounded upward to the nearest one eighth of one percent.

A borrower should consider the effects of the potential loss of his or her grace period (i.e., beginning repayment earlier). Parent PLUS borrowers who have a deferment while the student for whom the PLUS loan was borrowed is in school should consider that this deferment is only available for PLUS loans, not for Consolidation loans.

Similarly, parent PLUS and Grad PLUS borrowers should also consider that the six-month post-enrollment deferment is only available on PLUS loans, not for Consolidation loans.

To summarize the various loan types, eligible borrowers, interest rates, fees, and rebates discussed above, TG provides the chart below:

FDLP Loan Type	Borrowers	Fixed Interest Rate	Origination Fee	Upfront Interest Rate Rebate
A Subsidized Stafford loan first disbursed on/after July 1, 2010, but before July 1, 2011	Undergraduate students	4.5%	1%	0.5%

An Unsubsidized Stafford loan first disbursed on/after July 1, 2010, but before July 1, 2011	Undergraduate students	6.8%	1%	0.5%
A Subsidized or Unsubsidized Stafford loan first disbursed on/after July 1, 2010, but before July 1, 2011	Graduate/professional students	6.8%	1%	0.5%
A PLUS loan first disbursed on/after July 1, 2006	Graduate/professional students and parents	7.9%	4%	1.5%
Consolidation loans made under temporary authority from July 1, 2010, through June 30, 2011	<p>Borrowers who have eligible loans in at least <i>two</i> of the categories listed below:</p> <ul style="list-style-type: none"> • FDLP Loans • FFEL loans owned by a lender • FFEL loans owned by ED ("PUT") loans <p>AND</p> <p>At least <i>one</i> eligible loan in the categories listed above has not yet entered repayment</p>	<p>Weighted average of the interest rates of the loans included in the Consolidation loan, capped at 8.25%.</p> <p>OR</p> <p>If the Consolidation loan includes one or more variable interest rate Stafford loans made between July 1, 1994, through June 30, 2006, that are currently receiving the in-school or grace period interest rate, the final interest rate is rounded upward to the nearest one eighth of one percent, capped at 8.25%.</p>	0%	N/A
Consolidation loans	All except loans made under the temporary authority noted above.	<p>The lesser of:</p> <ul style="list-style-type: none"> • The weighted average of the interest rates on the loans consolidated, rounded upward to the nearest one eighth of one percent, or • 8.25%. 	0%	N/A

More information

ED's electronic announcement regarding interest rates and fees for Direct loans is available on the [Information for Financial Aid Professionals \(IFAP\) website](#).

If you have questions about this topic, please contact TG customer assistance at (800) 845-6267, or send an e-mail message to cust.assist@tgscl.org.

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 *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
02052002	Florida Education Center- Lauderhill 1299 NW 40th Ave. Fort Lauderdale, FL 33313-5857	N/A	12/31/09

Policy Resources

Ask the Policy Expert

Q: One of the provisions of the recently enacted Health Care and Education Reconciliation Act of 2010 (HCERA) is the establishment of a temporary authority for students to consolidate their loans into a Direct Consolidation loan while they are still in school. Are the terms of these loans basically the same as a regular Direct Consolidation loan?

A: Keep in mind that the main purpose of this temporary authority established by the HCERA is to allow borrowers to combine their lender-held FFELP loans, ED-held FFELP (Put) loans, and/or Direct loans into a single loan, serviced by one servicer.

For a Direct Consolidation loan application received by ED on or after July 1, 2010, and before July 1, 2011, the HCERA allows in-school consolidation into a Direct consolidation for a borrower who:

- Has one or more loans in two or more of the following categories:
 - FFELP loans,
 - FFELP loans purchased by ED under the Ensuring Continued Access to Student Loans Act (ECASLA) programs, or
 - Direct loans; and
- Has not yet entered repayment on one or more of the loans in any of the above categories.

For the most part, a Direct Consolidation loan made under this temporary authority has the same terms and conditions that apply to a regular Consolidation loan. However, there are a couple of exceptions.

- A Stafford loan borrower will lose the six-month grace period if he or she consolidates while in school. Likewise, a parent or a Grad PLUS borrower will lose the six-month post-enrollment deferment option if he or she consolidates while in school.
- The weighted average interest rate applied to a Consolidation loan made under this provision will not be rounded up to the nearest one eighth of one percent, as is currently the case for the interest rate on a Consolidation loan disbursed today.

The HCERA established this temporary authority and did not revise the standing Consolidation loan terms. The regular Federal Direct Consolidation Loan Program continues to be available for borrowers who have loans in a grace period or repayment status.

More information

More details about Consolidation loans are available in the presentation, "[Consolidation — Benefits and Considerations](#)" given at the 2010 TG Annual Training Conference. [Additional presentations are also available](#) for download.

Do you have a question?

If you have a question that needs an answer, feel free to *Ask TG*[™]. *Ask TG* is TG's online query tool for borrowers, schools, and lenders. It includes a database of frequently asked questions about financial aid, student loan processing, and TG's products and services. To submit a question to *Ask TG*, visit tgsic.custhelp.com.

News Briefs

College students have always had a heightened awareness of environmental causes, and for many prospective students, ecologically-friendly efforts have become one of the factors that they consider when selecting institutions. *The Journal News* highlights some specific efforts being taken by students at various colleges and universities, as well as some efforts to measure those activities by various organizations. To read the full article, visit the website of [The Journal News](#).



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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.

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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