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Plan a debt management session as part of your orientation activities for incoming students. Call TG's default aversion consultants at (800) 252-9743 for ideas, handouts, and training resources.

TG Report

TG awards \$5.6 million in competitive grants to advance college access and student retention

TG has awarded \$5.6 million in competitive grants to 50 institutions and nonprofit organizations to advance access to college, student retention, and educational research. This is the sixth consecutive year TG has awarded the competitive grants through its [Public Benefit Grant Program](#), the company's philanthropic initiative.

"These grants reflect our continued commitment to support programs that promote and improve access to higher education, particularly for low-income students," said Sue McMillin, TG President and CEO. "By helping these programs succeed, we believe we are making a difference for the students and communities served by these programs."

In awarding grant proposals, TG required recipients to use the funding to promote college access and retention. Grant funding was particularly targeted to help, either directly or indirectly, students from low- to moderate-income families. Priority also was given to proposals that address the needs of first-generation college students, and/or students who are underrepresented in higher education.

TG's grants will help fund need-based grants to students; student mentoring and internships; pre-college outreach to students and families; academic support and instruction; student retention; student transfer guidance and support; and education research. Last year, TG awarded \$6.2 million in grants to 55 institutions and nonprofit organizations.

TG's competitive grants are in addition to the \$7 million in direct grant aid for students that TG will provide for the 2010-11 academic year through its Charley Wootan Grant Program.

To learn more

Please visit *TG Online* for [a complete list of this year's grant recipients](#). TG's Public Benefit Grant Program is administered based solely on merit and need, and without regard to the business of TG or any form of *quid pro quo* consideration.

TG publishes summer 2010 edition of *Enrollment Management Journal*

State budget cuts and the transition to the Federal Direct Loan Program (FDLP) frame the latest edition of the *Enrollment Management Journal: Student Access, Finance, and Success in Higher Education*. Many colleges and universities are struggling to meet the demands of growing enrollment on a reduced budget. At the

same time, the federal student loan program, a major source of funding for most students, is being reconfigured so that the federal government serves as lender and guarantor for all federal student loans. These changes will very likely affect students and schools in the months and years to come.

Scholarship and research

This section of the summer 2010 *Enrollment Management Journal* offers articles on topics ranging from the college choice process for Texas Hispanics to the effects of outreach efforts on retention among underrepresented students. Here's a summary of particular subjects.



- “Institutional Characteristics and the College Choice Process for Texas Hispanics” — This article examines data from the 10 states with the largest Hispanic populations to determine how well institutional characteristics explain the variance in Hispanic enrollment and graduation rates.
- “The Role of Instructor Communication in Retention: Focus on Immediacy” — In an education and communication literature review, the author argues that faculty can engage students effectively and contribute to increased student persistence and success.
- “Transition Challenges: The College Experiences of High School Outreach Participants in California” — A number of researchers have examined the short-term effectiveness of outreach programs on underrepresented populations. This article presents a study that examines the longitudinal impact of such a program on the retention of students at a major public university.

From the field

The *Enrollment Management Journal* offers case studies in particular aspects of strategic enrollment and retention. Here's an overview of such articles.

- “Private Loan Counseling for Undergraduate Students: The Role of College Financial Aid Counselors” — Financial aid counselors often face a double challenge: help students secure funding for postsecondary education, while at the same time encourage students to become responsible money managers. The author of this article interviewed 20 financial aid counselors with regard to counseling for private loans.
- “MATH Up at LC³” — Community colleges continue to strive for greater success in developmental courses. This article spotlights efforts of the Lake City Community College math faculty to introduce new instructional strategies in order to improve student success within the developmental math sequence.

Legislative update

In early spring of this year, the Health Care and Education Reconciliation Act of 2010 (HCERA) was passed and signed into law. HCERA eliminates the origination of Federal Family Education Loan Program (FFELP) loans, a change estimated to save the government \$61 billion over 10 years. The law provides entitlement funds for the Pell grant, Minority-Serving Institutions, community college and career training programs, college access and completion, and student loan repayment. This overview of the legislation considers its effect on efforts to enroll students and help them through degree completion.

About the journal

As a co-publisher of the *Enrollment Management Journal*, TG seeks to advance knowledge about successful student enrollment, retention, and graduation strategies, and to make new and relevant data available to practitioners, researchers, and policymakers. The journal is produced in collaboration with the University of Nebraska-Lincoln. [Subscribe to the journal online.](#)

The *Enrollment Management Journal* is an initiative of the [Council for the Management of Educational Finance](#).

TG's Ohio financial literacy symposium earns high marks from attendees

In the last several years, TG has hosted a series of well-received financial literacy symposiums at venues around the country, including New York and Chicago. These events offer several advantages to financial aid and student services professionals. They provide an opportunity to learn how other schools are educating their students in money management. They supply a ready forum for sharing experiences in implementing a financial literacy program. And they serve as a source of inspiration to schools creating programs from scratch. TG's recent symposium held in Columbus, Ohio, offers a case in point.

TG's symposiums are typically structured around case studies of a particular school's financial literacy program. Provided ahead to attendees, these case studies profile a school initiative with an eye to highlighting strategies and successes. They also help guide symposium discussion. Presenters from the Ohio State University, Tally Hart, senior advisor of Economic Access Initiative, and Kate Trombitas, assistant director of the Student Wellness Center, offered a case study of their school's effort.

Money management and wellness

Ohio State treats financial literacy as one aspect of, or factor contributing to, an individual's "wellness," that is, overall physical and psychological health.

The university established a series of workshops offered to first-year students called the First-Year Success Series. Many of the topics included in this initial curriculum focused on financial literacy topics, such as budgeting and managing credit. The workshops increased in number, with more than 30 focusing specifically on money management issues.

To supply this information on a more regular basis to students, Trombitas and colleagues at the university's Student Wellness Center implemented a peer-to-peer financial counseling service. They trained a group of undergraduate student volunteers in topics covered by the workshops. These volunteer peer counselors now provide free, one-on-one financial education to Ohio State students through a Wellness Center service called Scarlet & Gray Financial.

The university's efforts have paid off. Ohio State reports that student retention rates exceed 95 percent, and financial wellness programming has continued to expand thanks to strong support from the campus and surrounding community.

Dialogue and insight

More than 30 financial aid and student services professionals representing some 26 institutions attended the Ohio symposium. The case study presentation generated lively discussion, according to TG's school segment manager Margie Harvey. "One of the great things about the symposium experience is that it gets people thinking in different ways," said Harvey. "It also supplies ideas that attendees can take back to their campus and apply to a financial literacy program already in place or one yet to be developed."

Typically, symposiums produce lots of enthusiasm, and in this respect, the Ohio symposium was no different than other such events. "I loved hearing and discussing with others to get ideas and to affirm my ideas" was how one attendee summed up the interaction.

After the case study presentation, participants broke into groups to better share their own insights about implementing a financial literacy program. They also drafted a list of "lessons" or suggested approaches to financial literacy education based on the presentation. Here's a summary of suggested ideas.

- **Offer help at the right times for students:** To successfully teach students how to manage money depends partly on how receptive they are to the concepts. Students are more receptive when they need the information. Providing a walk-in or appointment counseling service is one way to address this need.
- **Establish partnerships on campus and off:** Collaborating with student groups and other campus departments, as well as experts off campus, can help enrich a program and provide extra support when needed.

- **Consider peer counseling:** Peers have instant credibility with other students. Attitudes and experience levels are similar, so there's less of a potential communication gap as there might be between different generations.
- **Survey students and research topics:** Building a foundation for a successful program starts with surveying students on their level of knowledge and their areas of interest.

Many attendees left feeling energized by the discussion, according to Harvey. "There is strength derived from seeking out those who have shared objectives in your community," she said. "People felt that strength at the symposium, and I think that motivates them."

Attendees reflected their enthusiasm in the customer satisfaction survey for the event, rating the event a 4.86 out of a possible 5.

Register for an upcoming symposium

TG will be hosting a financial literacy symposium in Round Rock, Texas, on September 12. [Register for the Texas symposium online.](#)

To learn more

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

TG closed in observance of July 4th holiday

TG will be closed on Monday, July 5, in observance of the July 4th holiday. TG will resume normal hours of business on Tuesday, July 6.

Industry Update

ED releases 2010-11 *Application and Verification Guide*

On June 21, ED published the first volume of the 2010-11 *Federal Student Aid Handbook* (FSA Handbook), the *Application and Verification Guide* (AVG). TG has posted a [bookmarked version of the AVG](#) on its website.

As ED releases the other volumes for the 2010-11 award year, TG will post a bookmarked version. Once all the volumes of the 2010-11 FSA Handbook have been released, TG will provide a single downloadable file encompassing all of the volumes.

Changes for 2010-11 AVG

The Higher Education Opportunity Act of 2008 (HEOA) is still effecting change in the federal student aid programs, and these changes are reflected in this edition of the AVG. Other significant changes pertain to new provisions in the tax code. Changes include:

- Page AVG-9: ED provided anticipated deadline dates; official deadlines, which may differ from those included in the AVG, will be posted in the *Federal Register*.
- Page AVG-11: When completing the FAFSA, a homeless youth may use the school's address as his or her mailing address.
- Page AVG-13: ED added more information for FAFSA question 26, "High school completion status."
- Page AVG-14: ED included guidance regarding combat pay in a margin note —
"Income earned from work and combat pay

Because combat pay is not counted as untaxed income and is removed from the [adjusted gross income] AGI when it is taxable, it should not be included in the income earned from work."

- Page AVG-15: ED explained that beginning with summer of 2010–11, students and parents who are using FAFSA on the Web and who have already submitted their federal tax return will be able to electronically retrieve their tax data from the IRS database, using the new IRS Data Retrieval process. This is a voluntary option. If students or parents choose it, the Institutional Student Information Record (ISIR) will show data was imported from the IRS and whether the data was altered.
- Page AVG-17: ED added that while the cash value or equity of a life insurance policy (often called a whole-life policy) is an excluded asset (i.e., not reported on the FAFSA), an insurance settlement does count as income.
- Page AVG-20: ED provides details on the new American Opportunity tax credit and employer-provided stipends and tuition reimbursements.

American Opportunity credit

New for 2009 tax returns, this credit takes the place of the Hope credit for most students. Part of it can be refundable, that is, payable to tax filers even if they do not owe any federal income tax. The nonrefundable portion appears on the same lines of the tax return and the FAFSA as the Hope and Lifetime Learning credits. The refundable portion appears on line 66 of the 1040 form and line 43

of the 1040A. It does not appear on the lines of the FAFSA for the education tax credits, nor does it count as untaxed income.

Reimbursements and stipends

Employers often help with education costs by paying stipends or reimbursing employees for classes taken. These benefits count as estimated financial assistance (or reduce the cost of attendance) even if they aren't received until the end of the class(es) and are contingent on earning a minimum grade. Any taxable portion received in the prior year and appearing in the AGI is entered in question 44 or 92.

- Page AVG-21: Effective July 1, 2010, the HEOA excluded earnings from a college cooperative education program as income.

In addition, the first-time homebuyer tax credit of 2009 counts as untaxed income on the FAFSA because this credit is not explicitly excluded by law from the need analysis, as are other credits.

- Page AVG-22: ED expanded the instructions for the "other untaxed income" line of questions 45 and 93 of the FAFSA to include the first \$2,400 of unemployment benefits, which is now tax-free.

Also ED clarified that benefits received in the student's or parent's name on behalf of any adult included in the FAFSA household size count as income to the student or parent. For example, if the student receives benefits on behalf of a child they would not count as income. If the student supports his grandmother who receives the benefits in her name, the benefits would not count as income to the student. Note: an adult who receives benefits in his or her name at an amount that totals more than half of his or her support is not included in the household size.

- Page AVG-23: Because the HEOA removed veterans' education benefits from estimated financial assistance, the relevant questions were also removed from the FAFSA. Additional guidance on this topic is available in [ED's August 13, 2009, electronic announcement](#).

Also ED noted that the value of on-base military housing, or the basic allowance for housing (BAH), no longer counts as untaxed income. However, the basic allowance for subsistence (BAS) does count as untaxed income.

- Page AVG-24: ED listed the military academies and their preparatory schools in the margin.
- Page AVG-28: ED added that students who are in legal guardianship to their parents — for instance, if they are handicapped adults and under their parents'

care — would answer “No” to the FAFSA question about being in legal guardianship.

- Page AVG-29: ED added a list of important points to assist financial aid administrators (FAAs) when making a determination of homelessness; in the margin ED provided the contact information for oversight groups in the event that an FAA believes an authority is making incorrect determinations.
- Pages AVG-41 and AVG-42: ED combined margin notes to clarify the tax return criterion and how non-IRS tax returns are treated when considering the simplified needs test and automatic zero expected family contribution (EFC).
- Pages AVG-42 and AVG-43: ED explained the new Iraq and Afghanistan Service Grant and the Department of Defense Match. ED’s Central Processing Systems (CPS) will match FAFSA data against a file provided by the Department of Defense (DOD) to identify students with a parent or guardian who was a member of the U.S. Armed Forces and died as a result of service in Iraq or Afghanistan after September 11, 2001, and who were less than 24 years old or enrolled in college when the parent or guardian died.

If a match is found, a personalized letter will be sent to the student explaining the potential increase in funding. The DOD match flag will be set to “Y” on the ISIR and a date will appear in the parent’s date of death field (which, out of sensitivity, will not be noted on the SAR). The CPS will calculate an EFC normally.

If such a student is eligible for a Pell grant, including having a Pell-eligible EFC, the school will reduce that student’s EFC to zero and process his or her Pell grant.

Students in this situation who are not Pell-eligible because their EFC is too high will be able to receive an Iraq and Afghanistan service grant in the same amount as a Pell grant for which they would have been eligible if they had a zero EFC. For example, a student with this circumstance would receive an Iraq and Afghanistan service grant, no Pell grant, and for all other aid, the school would use the EFC calculated by the CPS.

- Page AVG-88: Under “Non-filers,” ED clarified that immigrants are not exempt from tax filing. The IRS is concerned whether a person is a resident alien — legal or illegal does not matter — and a resident alien’s income is generally subject to tax in the same manner as a U.S. citizen’s. Immigrants who do not have a Social Security Number and are unable to get one, may apply with the IRS for an individual taxpayer identification number (ITIN). The ITIN is only for tax purposes. It does not authorize a person to work, endorse his legal status, or entitle him to the earned income tax credit or Social Security benefits.

- Page AVG-105: ED noted that a school may request the recalculation of an EFC due to a professional judgment decision. In FAA Access, a school selects “EFC adjustment requested” for the professional judgment field. The next ISIR will indicate “Professional judgment processed.”
- Chapter 6: ED updated Chapter 6, “Applying for Stafford and PLUS Loans,” beginning on page AVG-109, to reflect the conclusion of new FFELP loan originations. ED also added details about the new Direct PLUS Loan Request process on pages AVG-112 and AVG-113.

For more information

The AVG is also available on the [IFAP website](#).

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

Watch future editions of *Shoptalk* for details.

Policy Resources

Happy Birthday, IBR! A unique repayment plan turns one

One year ago, on July 1, 2009, the Income-Based Repayment (IBR) plan became effective. IBR was created to support borrowers having difficulty meeting their payments because of a high ratio of debt to income. A year after implementation, the repayment plan remains an important and useful option for borrowers.

Given the lingering effects of the recession, it is critical to remind student borrowers that the IBR plan is available to help them manage repayment on both FFELP and FDLP loans. IBR is becoming better known and offering some relief to eligible borrowers. However, many borrowers are still unaware of the finer details of the plan. Because borrowers often turn to schools for help in understanding repayment, this article will provide an overview of IBR, explore recent changes to the IBR plan, discuss the availability of the new forms and requesting IBR, and offer IBR resources.

IBR overview

Borrowers currently in repayment on Stafford, Grad PLUS, and Consolidation loans that do not include parent PLUS loans can seek to repay those loans under an IBR plan. IBR is not available for parent PLUS loans or any type of non-federal student loans.

In order to initially qualify for IBR, a key requirement is that a borrower must be experiencing a "partial financial hardship" (PFH), which is determined using a

calculation that takes into account the borrower's family size, federal student loan debt, and adjusted gross income (AGI). Specifically, PFH occurs when the annual payment amount for all of the borrower's eligible loans (as calculated under a standard 10-year repayment plan) exceeds 15 percent of the difference between the borrower's AGI and 150 percent of the poverty guideline for the borrower's family size. Moreover, once under an IBR plan, the borrower's eligibility must be re-evaluated each year, and the minimum required monthly payment may be adjusted as a result, depending upon whether or not the borrower continues to have a PFH.

Additionally, the repayment term under IBR can exceed 10 years regardless of the amount of the borrower's loan debt. After 25 years and 300 payments under an IBR plan, any remaining balance and accrued interest will be forgiven. As shown in the third example below, depending on the borrower's circumstances, the monthly payment amount could be \$0 — and even those \$0 "payments" count toward the required 300 payments.

Examples	Single borrower with no dependents	Married borrower with two children (and no spousal income or spousal student loan debt)	Married borrower with no other dependents
Eligible student loan debt	\$40,000	\$80,000	\$65,000
Interest rate	6.8%	6.8%	6.8%
AGI	\$30,000	\$60,000	\$20,000
10-year Standard plan monthly payment	\$460	\$920	\$748
Estimated monthly payment under IBR plan	\$170	\$340	\$0
Reduction in monthly payment amount	\$290	\$580	\$748

If a borrower's AGI is below 150 percent of the poverty line amount for the borrower's family size, the required loan payment will be \$0. If a borrower's AGI is more than 150 percent of the poverty line amount for the borrower's family size, loan payment is capped at 15 percent of earnings above that amount if the borrower demonstrates a partial financial hardship.

Changes effective July 1, 2010

The final rules that were published October 29, 2009, are effective July 1, 2010. These rules enhanced the current IBR plan in the following ways:

- The rules, §682.215(a) and §685.221(a), expanded the definition of partial financial hardship for the purpose of determining a borrower's eligibility to repay under the IBR plan. The definition now specifies that the annual amount due on a borrower's eligible loans (under a standard repayment plan with a 10-year

repayment period) for purposes of determining whether a borrower has a partial financial hardship, is calculated based on the greater of either:

- The amount owed on the eligible loans when the borrower initially entered repayment; or
- The amount owed when the borrower selected the IBR plan.

This is a benefit to borrowers seeking IBR given that the lender will now use the larger outstanding balance to determine if the borrower is eligible for the IBR plan.

- Additionally, the rules, §682.215(b)(1) and §685.221(b)(2) provide for a lender to consider a spouse's eligible loan debt, if a borrower requests the IBR plan, files a joint federal tax return, and the borrower's spouse has eligible loans. In such an instance, the calculated IBR partial financial hardship payment amount for each borrower would be adjusted based on each borrower's percentage of the couple's total eligible loan debt.

This change is a positive one for married couples who have eligible loans and file a joint federal tax return given that the previous rules did not afford couples this option.

IBR Forms now available

ED announced in *Dear Colleague Letter GEN 10-11* that new IBR forms were available for FFELP loan borrowers. The new forms include the [Income-Based Repayment Plan Request form](#) and the [IBR Plan Alternative Documentation of Income form](#). All program participants — including schools, lenders, and servicers — may begin providing these forms to borrowers on July 1, 2010. However, these new forms must be made available to borrowers no later than September 1, 2010. While loan holders may receive and process requests for the IBR plan from borrowers using other non-ED forms prior to the availability of these new IBR forms, they must evaluate a borrower's eligibility in accordance with the revised definition of "partial financial hardship" for IBR requests received on or after July 1, 2010.

Requesting IBR

Often times, borrowers do not recognize that they have rights and responsibilities as described under the terms and conditions of their promissory notes. One of those rights states that a lender must permit the borrower to change repayment plans at least once a year if they choose to do so. However, a borrower may request IBR at any time [§682.209(a)(6)(xi)]. It is essential for the borrower to understand that the lender determines if the borrower qualifies for IBR. In addition, each borrower has a responsibility to submit the appropriate IBR forms and/or other requested documentation to the lender.

Helpful IBR resources

TG and other industry participants offer online resources for serving borrower needs. Consider these resources as you have questions or need further assistance in your effort to educate borrowers about IBR.

- **TG collateral on IBR** — Many schools are seeking a comprehensive IBR resource to make available to student borrowers. TG offers an IBR brochure that can meet your needs. Schools can [order IBR collateral from TG's website](#).
- **TG online help** — TG offers comprehensive information about IBR through its corporate website, *TG Online*. TG's Web pages answer common questions about IBR, offers particular resources to help borrowers, and includes a link to an [IBR eligibility calculator](#). The calculator helps a borrower determine whether he or she may qualify for IBR and, in such a case, calculates an estimated monthly payment. More information can be found [online](#).
- **Trainings** — TG has developed and provided IBR trainings by webinar for schools and lenders. The recordings along with the questions and answers for these sessions, are available free of charge through *TG Online*.
- **Implementation guide** — The National Council of Higher Education Loan Programs developed an [IBR Implementation Guide for schools and lenders](#), which can be downloaded.
- **TG contact info** — For questions about IBR, contact TG customer assistance at (800) 845-6267, or send an e-mail to cust.assist@tgsic.org.

Latest postings on IFAP address diverse issues, including the conclusion of FFELP lending

For the convenience of the entire financial aid community, ED assembles Title IV federal student aid guidance, resources, and information on its Information for Financial Aid Professionals (IFAP) website. Recent postings, listed by topic, include the following, presented by category.

Proposed rules (Team I Program Integrity, more information in *Shoptalk* 559)

- [2010-06-21](#) – Announcement: Publication of Title IV NPRM
- [2010-06-18](#) – *Federal Register*: NPRM; Program Integrity Issues

Satisfactory Academic Progress

- [2010-06-24](#) – *Federal Register*: Student Assistance General Provisions — Satisfactory Academic Progress Policy

Federal Student Aid Handbook

- [2010-06-21](#) – Application and Verification Guide

Conclusion of FFELP loans

- [2010-06-16](#) – *Dear Colleague Letter* GEN-10-10 / FP-10-02: Implementation Guidance for the Deadline for Making FFELP Loans
- *Clarification to DCL* GEN-10-10 / FP-10-02

The National Council of Higher Education Loan Programs (NCHELP) confirmed with ED that guidance contained an oversight in Q9, which stated, “If the first disbursement of a FFEL loan was scheduled to be made prior to July 1, 2010, but was not made, can it be made on or after [emphasis added] June 30, 2010?” It should read “... can it be made after June 30, 2010?” because a FFELP disbursement may be made on June 30. ED concurred with the revised question and issued a correction:

- [2010-06-24](#) – Announcement: Correction to DCL GEN-10-10 / FP-10-02.

More information is available in *Shoptalk* [559](#).

Direct loans

- [2010-06-24](#) – *Dear Colleague Letter* ANN-10-26: Reminder – Direct Loan Webinar Training Suite
- [2010-06-16](#) – *Dear Colleague Letter* ANN-10-25: Live Internet Webinar - Using EDEXpress to Process Direct Loans
- [2010-06-15](#) – *Dear Colleague Letter* ANN-10-24: Reminder - Live Internet Webinars on Direct Loans for Graduate/Professional Schools
- [2010-06-23](#) – Announcement: Nelnet Begins Servicing Direct Loans
- [2010-06-21](#) – *Federal Register*: Federal Direct PLUS Loan Master Promissory Note and Endorser Addendum.
- [2010-06-21](#) – *Federal Register*: Repayment Plan Selection Form

Temporary Consolidation Authority

- [2010-06-29](#) – *Dear Colleague Letter* GEN-10-13: Temporary Authority for the Consolidation of Loans in an In-School Status

Expected Family Contribution Formula Guide

- [2010-06-28](#) – Update: 2010-2011 Expected Family Contribution (EFC) Formula Guide

Exit counseling

- [2010-06-21](#) – Announcement: Exit Counseling Report Enhancements on the National Student Loan Data System (NSLDS)

Income-Based Repayment

- [2010-06-17](#) – *Dear Colleague Letter* GEN-10-11: Income-Based Repayment Plan Request and Alternative Documentation of Income Forms

National SMART Grant Program

- [2010-06-18](#) – *Dear Colleague Letter* GEN-10-12: List of Eligible Majors for Award Year 2010-2011
- [2010-06-25](#) – Announcement: COD System Update Needed to Accept New National SMART Grant Eligible Majors for 2010-2011 Award Year

Comprehensive Transition and Postsecondary Program (Pell, FWS, FSEOG)

- [2010-06-21](#) – (General) Subject: Title IV Eligibility for an Institution's Comprehensive Transition and Postsecondary Program for Students with Intellectual Disabilities

NSLDS Reference Materials

- [2010-06-18](#) – Announcement: Upcoming SAIG Message Class File Update — Adding a National Student Loan Data System (NSLDS) Message Class
- [2010-06-21](#) – Announcement: Exit Counseling Report Enhancements on the National Student Loan Data System (NSLDS)
- [2010-06-21](#) – NSLDS Technical Updates for Lenders — LLS-2010-02: Enhancement to the Lender/Lender Servicer Exit Counseling Completion Results Report (EXTC02)
- [2010-06-21](#) – NSLDS Guaranty Agency Technical Updates — GA-2010-03: GA NSLDS Exit Counseling Tools and Enhanced PLPED1 Report
- [2010-06-21](#) – NSLDS Record Layouts: NSLDS Exit Counseling Completion Results Report File Layouts for Schools (EXTC01)
- [2010-06-21](#) – NSLDS Record Layouts: NSLDS Exit Counseling Completion Results Report File Layouts for Lenders (EXTC02)
- [2010-06-21](#) – NSLDS Record Layouts: NSLDS Exit Counseling Completion Results Report File Layouts for GAs (EXTC03)
- [2010-06-21](#) – NSLDS Record Layouts: NSLDS Status of Loans Purchased by ED Report Extract File Layout for Guaranty Agencies (GAs) (PLPED1)

- [2010-06-21](#) – NSLDS Record Layouts: NSLDS Status of Loans Purchased by ED Report Extract File Layout for Schools (PLPED3)

Student Aid Internet Gateway (SAIG)

- [2010-06-18](#) – Announcement: Upcoming SAIG Message Class File Update — Adding a National Student Loan Data System (NSLDS) Message Class

Common Origination and Disbursement

- [2010-06-18](#) – COD Processing Update
- [2010-06-24](#) – Announcement: Additional COD System Implementation for 2010-2011 Award Year

More information

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

News Briefs

Believe it or not, the recession has a silver lining. College enrollment is booming in all sectors of higher education, including 4-year and 2-year institutions. In a recent study, the Pew Research Center takes a close look at enrollment demographics and reports that much of the surge comes by way of minority enrollment. Almost three-quarters of the increase for 2007-08 came from minority freshman enrollment growth. Hispanic enrollment comprised the largest portion of this growth, increasing by 15 percent. Read the [complete study online](#).



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