



**Inside this issue**

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

- Questions about college? The answers are one phone call away .....2
- TG schedules train-the-trainer webinars for redesigned Financial Literacy Program .....2
- Join TG next week for TASFAA Conference sessions on cohort default rate and student loan repayment.....4
- Transition to college: TG offers new worksheet to smooth the process .....4
- Focus on the latest regulatory changes with TG’s ongoing webinar series .....6
- Industry veteran and TG’s long-time policy lead Nina Hold retires .....7
- Adventures In Education* offers help for that inevitable college student chore — moving ....8

**Industry Update ..... 9**

- Closed school corner.....9

**Policy Resources..... 9**

- Common Manual* updates .....9
- Latest IFAP Postings ..... 10

**News Briefs ..... 11**

**Smart Solutions**

TG’s mobile version of its college and career preparation website, *Adventures In Education*, has been redesigned. The [www.AIE.org/Mobile](http://www.AIE.org/Mobile) site works more smoothly now on a variety of smartphone platforms. Various features have also been added from the original site, including the [Income-Based Repayment calculator](#).

## TG Report

### Questions about college? The answers are one phone call away

TG, in collaboration with Generation TX, has launched a multimedia campaign promoting the Texas Financial Aid Information Center (TFAIC), a toll-free call center that helps answer questions about planning and paying for college. The campaign encourages Hispanic parents to call TFAIC for help with the Texas college admissions process and applying for federal and state student financial aid.

The campaign was launched in El Paso with the support of the Greater El Paso Chamber of Commerce. In addition to the television, radio, and Web components of the promotion, campaign organizers distributed paycheck stuffers and posters to El Paso-area businesses in an effort to reach more Hispanic parents. Schools can request the public service announcement (PSA) materials to promote TFAIC's higher education services to Texas students.

"Our campaign highlights the efforts TG and education and business leaders are making to provide support for college-bound students," said Sue McMillin, president and CEO of TG. "This is especially important for those who are the first in their families to go to college or come from low-income backgrounds, and need additional help to pursue their higher education dreams."

Created with the help of the Texas Higher Education Coordinating Board, TFAIC is a free public service available to all Texas students and families who want to pursue a higher education. TFAIC representatives offer assistance in Spanish and English at (888) 311-8881.

Generation TX is a Texas grassroots, community-based movement dedicated to helping students across the state apply to college.

#### **TFAIC promotional materials available**

The [TFAIC PSAs](#) are available for viewing on *TG Online*. To find out how to distribute these videos or to receive the radio PSA and order promotional materials, please e-mail [communications@tglsc.org](mailto:communications@tglsc.org).

### TG schedules train-the-trainer webinars for redesigned Financial Literacy Program

This October, TG will release a revised and expanded Financial Literacy Program, comprised of a set of 10 15-minute presentations. These presentations cover a range of topics such as solving debt problems, building a spending plan, and understanding employee benefits. TG's financial literacy consultants can provide

these trainings in person to students. Or they can train school representatives, who can, in turn, provide such training.

TG will offer “train-the-trainer” sessions to schools throughout the first quarter of FY 2011. Delivered as webinars, each session will provide complete training on two different modules of TG’s Financial Literacy Program. TG will offer attendees who complete a session with materials necessary to present the mini-modules to students, including a trainer guide, a presentation with speaker script, a workbook, a student evaluation form, and a related game or activity. TG accepts orders for materials only from individuals who have completed the train-the-trainer session.

Here’s a schedule of train-the-trainer webinars for October through December.

- *Thursday, October 7, 10 a.m.-11:30 a.m. Central Time*

**Credit basics: How money works** focuses on how lenders make money, the cost of borrowing, and tips for maintaining creditworthiness.

**Managing credit: Priorities and pitfalls** covers what students need to know about credit reports and credit scores and offers standard guidelines for keeping credit in good shape.

- *Thursday, November 4, 10 a.m.-11:30 a.m. Central Time*

**Spending plans: Meeting goals the simple way** discusses strategic thinking as it relates to income and expenses.

**Monitoring spending: Keeping it real** provides an overview of how spending plans can be adjusted to stay in step with financial circumstances.

- *Tuesday, November 16, 3 p.m.-4:30 p.m. Central Time*

**Needs and wants: Prioritizing what counts** helps students think about the differences between things that are fundamental necessities as opposed to desires or preferences.

**Setting goals: Getting there** considers several facets of financial goal-setting, including how specific the goals are and the timeframe set for the goal.

- *Thursday, December 2, 10 a.m.-11:30 a.m. Central Time*

**Solving debt problems: Strategies and solutions** reviews some of the steps that borrowers can take to get out of financial trouble.

**Saving and investing: Risks and returns** provides an overview of how money can grow over time. The module also discusses yield, risk, diversification, and other fundamentals.

- *Tuesday, December 14, 3 p.m.-4:30 p.m. Central Time*

**Employee compensation: Beyond salary** covers the big picture of what workers earn. Topics include what it means to be an "exempt" employee, tax withholding, and how location affects cost of living.

**Employee benefits: More than a paycheck** provides an overview of how benefits can increase the value of an employee's total compensation.

### To register

For more details and to register for these webinars, visit [TG Online](#). You can also browse a complete list of TG [Financial Literacy Program](#) modules.

## Join TG next week for TASFAA Conference sessions on cohort default rate and student loan repayment

At this year's Texas Association of Student Financial Aid Administrators (TASFAA) Fall Conference, which will be held in Galveston, Texas, from October 6-8, TG will present two sessions on default prevention topics. Here's a preview of each session.

- **Transitioning to a 3-year cohort default rate:** In this session, participants will explore the details of the cohort default rate (CDR) calculation; the effect of the Higher Education Opportunity Act (HEOA) on CDRs, including the shift from a 2- to a 3-year calculation; and the benefits of lower default rates and consequences of higher default rates. The session will also highlight default prevention best practices that may help schools better manage their CDRs.
- **The ins and outs of student loan repayment:** This session describes the repayment options available to students as they prepare to enter the workforce. Topics include taking student loan inventory; understanding the details and benefits of each repayment plan (including Income-Based Repayment); reviewing the basics of consolidation; and learning about deferment and forbearance.

### Find out more

To learn more about TG's industry training, contact your account executive at (800) 252-9743, or send an e-mail message to [relationship.management@tgsfc.org](mailto:relationship.management@tgsfc.org).

## Transition to college: TG offers new worksheet to smooth the process

Senior year in high school is that pivotal time when students have to face in two directions at once: focused on the present as they finish up their high school career, and looking to the future as they manage the complete application and planning process for college. Often enough, classes and studying, extracurricular

activities, and time with family leave very little opportunity to focus on how best to make the leap from high school to college. First-generation students are at a further disadvantage. Many don't have adults to turn to who can share what it takes to wrap up a secondary education and begin the postsecondary journey.

To help these and other students, TG now offers the *College Advising 101 Worksheet: Planning Your Transition to College*. Written with the student in mind, the worksheet includes information that every student (and parent, for that matter) should know about the planning process.

### What's inside

Provided as a PDF, the worksheet is divided into three major sections: Academic-Ready, Financial-Aid-Ready, and College-Life-Ready. Each section suggests questions that beginning college students should direct to their colleges or ask of themselves. The worksheet helps students work through relevant issues and better prepare for the transition to college.

- **The Academic-Ready section** walks students through preparing a preliminary academic plan and encourages them to gather information regarding college-level work they may have already completed in high school.
- **The Financial-Aid-Ready section** helps students to document important pieces of information regarding their preparation and submission of the Free Application for Federal Student Aid or FAFSA. The worksheet suggests that students record their submission date and the e-mail address they provided for notification, as well as to ask the financial aid office at selected schools whether other forms are required to apply for state or institutional aid. This section also encourages students to learn more about their institution's awarding policies.
- **The College-Life-Ready section** invites students to envision that first day on campus and to consider how to become acclimated to the college environment and surrounding community.

### How to get it

Students may download the [College Advising 101 Worksheet: Planning Your Transition to College](#) directly from TG's student-facing *Adventures In Education* (AIE™) website.

Since the worksheet makes a great take-away for high school counselors and college financial aid counselors to use at college fairs and other awareness events, schools can also order bulk copies of the resource from [TG Online](#).

## Questions

If you have any questions about the worksheet or any of TG's resources for students, families, or borrowers, please contact TG Customer Assistance at (800) 845-6267, or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

## Focus on the latest regulatory changes with TG's ongoing webinar series

TG's free webinar series on industry topics continues over the next few months. TG will provide presentation materials for each session, which can be downloaded, viewed, or printed. A Q&A will follow the presentation portion of each session. Webinars are posted in an [online archive](#) within a day or two of the broadcast.

Join TG for the following webinars:

- **Financial help, hope, education, and empowerment: How CCCS can serve your schools, students, and families** — Thursday, October 21, 10 a.m.-11 a.m. and 3 p.m.-4 p.m. Central Time

Want to learn more about consumer credit counseling services? Debt repayment plans? What to look for when searching for help with your debt? Join us for an insightful webinar with Todd Mark, education director for Consumer Credit Counseling Service of Greater Dallas.

- **Final rule: program integrity, Part 1** — Thursday, November 18, 10 a.m.-11 a.m. and 3 p.m.-4 p.m. Central Time

Find out about significant changes impacting institutions and students that become effective July 1, 2011. Due to the number of topics included in the program integrity final rules, a second webinar is also scheduled for Friday, November 19 (see below). Topics that will be covered in the two webinars include verification, satisfactory academic progress, return of title IV funds, and many more.

- **Final rule: program integrity, Part 2** — Friday, November 19, 10 a.m.-11 a.m. and 3 p.m.-4 p.m. Central Time

Find out about more changes impacting institutions and students that become effective July 1, 2011.

- **Entrance and exit counseling** — Thursday, December 16, 10 a.m.-11 a.m. and 3 p.m.-4 p.m. Central Time

Entrance and exit counseling are two of the most important tools in default aversion. Since schools are responsible for ensuring that every borrower completes the required entrance and exit counseling sessions, it is important

that financial aid administrators be properly trained in meeting all statutory and regulatory counseling requirements. Join us to learn the basic requirements of loan counseling, explore specific strategies for counseling students effectively, and identify resources to enhance understanding of loan counseling requirements.

### To register

[Register for these TG trainings online](#). Click each session link to begin the registration process. Schedules for additional training will be published regularly and announced in *Shoptalk*.

## Industry veteran and TG's long-time policy lead Nina Hold retires

This week, TG's assistant vice president of Policy and Regulatory Affairs team Nina Hold retires after almost three decades in the student aid industry. Hold's record of service is impressive and includes serving on the team that produced the industry bible of FFELP policies and procedures, the *Common Manual*, as well as the various common forms.



In 1982, Hold took an apprentice position with TG's Lender/School Services department, eventually branching out into liaison and training work for schools and lenders. Her customer experience and her gift for communicating sometimes complex federal policy laid a strong foundation for future responsibilities, including a long-time stint as TG's representative on the Operations Committee for the National Council of Higher Education Loan Programs (NCHELP). When Hold began her work with NCHELP, the committee was in the early stages of formulating protocols that later became standard for the industry.

"The work on common forms was just beginning when I started out with NCHELP, so I was lucky enough to get in on the ground floor," said Nina. "I participated in drafting the first common Stafford, PLUS, and Consolidation applications and promissory notes and, later, the Stafford and PLUS MPNs."

Given her growing expertise, Hold was a logical candidate to head up a new TG team dedicated to interpreting and communicating federal student aid policy to schools and lenders. Hold led the Policy and Regulatory Affairs (PRAF) department for 18 years, forming it into a highly respected authority within the national financial aid community. PRAF members have served and continue to serve on key committees, task forces, and work groups.

Hold's own work on industry committees has been continuous for many years. She contributed significantly to one of the FFELP's biggest initiatives in the mid-90s.

"After the 1992 reauthorization which created the Federal Direct Loan Program, a group of guarantors came together and decided to develop a common policy manual," said Hold. "I represented TG on the workgroup." With that, Hold and a team of other industry experts embarked on a multi-year effort which yielded a document — the *Common Manual* — that many in the financial aid industry tout as one of the most successful FFELP initiatives.

Over her 28-year span at TG, Hold has seen her share of industry change. She served through several reauthorizations of the Higher Education Act and provided research and support to FFELP negotiators in many related negotiated rulemaking sessions. She and her team have played an active role in national policymaking, supporting TG, the National Association of Student Loan Administrators, and NCHelp. She notes that collaboration is key to the success of many such endeavors past and present.

On the eve of the next chapter in her life, Hold is grateful to TG and to industry colleagues for their support.

"It is indeed an honor to have been involved in a company and an industry that has made the lives of so many students and their families better," said Hold. "A phrase that immediately comes to mind is 'never a dull moment.'"

Carol Lindsey, TG's vice president of Policy and Compliance team, adds, "Nina has truly made a direct, positive impact on students, families, financial aid administrators, and lending officials during her distinguished career. It's quite a legacy, and we are grateful for her many years of service to TG and to them!"

### **About the PRAF team**

With Hold's retirement, Lindsey assumes direct leadership of the PRAF team, with supporting help from Laura Kowalski, PRAF's assistant manager.

Refer to this week's *Shoptalk* article on PRAF's continuing webinar series on industry issues. The article lists dates and times for webinars scheduled for the first quarter of FY 2011.

## ***Adventures In Education* offers help for that inevitable college student chore — moving**

College years often begin and end with a physical and psychological wear and tear all too familiar to students, former students, or those drafted to help them — packing and cleaning, hoisting furniture, schlepping goods between locations, purging old belongings and buying new ones. No one ever said moving was fun, but certainly there must be a better way — perhaps even a guide that spells out the steps and offers hints at moving efficiently?

To help out, TG's *Adventures In Education* (AIE™) offers a relocation guide, which suggests how students can plan ahead, make smart choices, and reach their destination as smoothly as possible. There's also a printable moving planner to help students keep their notes and moving schedule in one place.

### To learn more

Visit AIE to read the complete [Relocation Guide](#) and to view the [Moving Planner](#).

## Industry Update

### 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 September 2010 *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
03061400	<b>Ascension College</b> 320 East Ascension St. Gonzales, LA 70737-2912	N/A	7/12/2010

## 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 have been added as a PDF available on [TG Online](#). Click the "*Common Manual* Updates" link in the right column to view the changes. An updated [Integrated Common Manual](#) incorporating the changes will be posted and made available through [TG Online](#). These changes will also 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@tgsic.org](mailto:cust.assist@tgsic.org).

## Latest IFAP Postings

For the convenience of the 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 alphabetically by category.

### **Campus-based aid**

- [2010-09-23](#) — Use of State Scholarships and Grants as the Non-Federal Share of FSEOG Awards for the 2010-2011 Award Year

### **EDEXpress information**

- [2010-09-22](#) — EDEXpress for Windows 2011-2012 Packaging Technical Reference Available on FSAdownload website

### **Federal Direct Loan Program**

- [2010-09-23](#) — Supplemental Information about Direct PLUS Loan Endorser Processing

### **Federal Student Aid Conference Information**

- [2010-09-27](#) — 2010 Federal Student Aid Conference Information

### ***Federal Student Aid Handbook***

- [2010-09-27](#) — Volume 4 of the 2010-2011 *FSA Handbook* now available

### ***Federal Register***

- [2010-09-27](#) — Notice of altered system of records
- [2010-09-27](#) — Criteria for Foreign Schools to Apply to Participate in Title IV programs
- [2010-09-24](#) — Intent to Fund Down 2008 Fiscal Year Grant Slate for GEAR UP Program: Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)
- [2010-09-21](#) — Student Assistance General Provisions--Subpart A--General
- [2010-09-21](#) — Student Assistance General Provisions--Subpart K--Cash Management
- [2010-09-21](#) — Student Assistance General Provisions-- Satisfactory Academic Progress Policy

## General information

- [2010-09-24](#) — Federal Student Aid Web Site Outages planned for October 2-3

## IRS Data Retrieval

- [2010-09-23](#) — IRS Data Retrieval Tool for 2010-2011 Available on September 26, 2010

## Press releases

- [2010-09-24](#) — Press Release on Program Integrity Regulations

## For 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](mailto:cust.assist@tgslc.org).

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## News Briefs

Statistics on private borrowing for college are hard to come by, but the College Board estimates that borrowing outside the federal student loan programs has dropped by at least half. Certainly, the recession has had its effect on the availability of capital to lend. And aggregate federal loan limits have increased. However, parents and students continue to turn to private loans in worst case situations, that is, when federal funds aren't enough and PLUS loans aren't available. Given such situations it remains important to educate borrowers about the differences between federal and private student loans and the particular obligations that come with private loans. *Mapping Your Future*® recently released an online counseling session on private loans, which you can offer your students. The [session](#) presents information in a six-step process covering a variety of private loan issues, including loan terms, choosing a lender, and repayment options.

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