



Inside this issue

TG Report 1

- TG's October industry webinar on financial literacy to focus on credit counseling services 1
- New TG Financial Literacy Program describes the "Priorities and Pitfalls" of managing credit 2
- Four ways TG's *College Advising 101 Worksheet* helps high school students become college-ready 4
- Order TG's brochure about the college- and career-planning website, *Adventures In Education* 5

Industry Update 5

- Closed school corner 5

Policy Resources 6

- Latest IFAP postings 6

News Briefs 6

Smart Solutions

Adventures In Education's Scholarship Search offers students a fast, convenient way to search more than 10,000 scholarship opportunities. Current and prospective college students can locate scholarships by field of study, career interest, academic qualification, and more.

TG Report

TG's October industry webinar on financial literacy to focus on credit counseling services

Each year, more than 60 percent of college students graduate with a significant burden of student loans, according to the Project on Student Debt. Providing these

students with effective financial advice before and after they graduate is important given today's difficult economy. For 25 years, the nonprofit Consumer Credit Counseling Service (CCCS) has been offering such help through chapters located throughout the U.S. The next webinar in TG's series on financial aid industry issues focuses on how the CCCS can teach students to take effective control of their finances.

In this webinar, "Financial help, hope, education, and empowerment: How CCCS can serve your schools, students, and families," participants will learn more about the types of services that the Consumer Credit Counseling Service (CCCS) offers, including helping consumers develop a debt repayment plan, reduce financial stress, and pay down debt.

Todd Mark, vice president of education for the CCCS of Greater Dallas, will provide an overview of CCCS services and then lead a discussion and respond to questions. Mark, who joined the Dallas chapter of CCCS in November 2007, directs a team of 12 staff members who educate consumers in managing credit and debt. Mark has appeared as a regular guest for three years on CNN's "Dollar Signs" and "Headline News."

About CCCS of Greater Dallas

Consumer Credit Counseling Service of Greater Dallas, Inc., is a nonprofit, community-based credit counseling and debt management service. Established in 1974, CCCS Dallas and its affiliate offices provide financial education and free budget and credit counseling to consumers in-person, by phone, or via the Internet. CCCS Dallas is a member of the National Foundation for Credit Counseling (NFCC), the nation's largest and longest serving national nonprofit credit counseling network.

To register

To accommodate the schedules of TG's coast-to-coast customers, the one-hour webinar is scheduled for Thursday, October 21, at 10 a.m. and again at 3 p.m. Central Time. [Registration is available online](#). If you are unable to attend the scheduled broadcast, a recording will be available for viewing shortly after the event through [TG's archived webinars](#).

New TG Financial Literacy Program describes the "Priorities and Pitfalls" of managing credit

Imagine two people with the same job and same salary. One lives in a spacious house, drives a luxury car, can afford to pay the majority of his daughter's college expenses, and looks forward to a comfortable retirement. The other sweats the bills, drives a clunker, puts off getting a new roof for the house, and can't chip in on his son's college expenses. Given the same salary and same job, why is one better

off? In a nutshell — credit. A good credit score and report means a lower interest rate for one individual; the other suffers with a higher rate and less spending power as a result.

To make its points, the TG Financial Literacy Program's module "Managing Credit: Priorities and Pitfalls" offers vivid examples like this throughout its 15-minute presentation. Designed to explain the fundamentals of credit scores and credit reports to young adults ages 16-24, the module employs a variety of teaching strategies, including quizzes and short activities. By the end of this engaging presentation, students should understand:

- How to request and understand their credit scores and reports;
- What to do to maintain and improve credit (including how to avoid identity theft); and
- The real-life effects of having good credit, especially in terms of interest rates and access to credit.

The TG Financial Literacy Program

TG has released an expanded and enhanced financial literacy program, comprised of a set of 10 15-minute presentations with accompanying activities, workbook, and speaker's script. These modules cover a range of topics such as solving debt problems, building a spending plan, setting financial goals, and understanding employee benefits.

Illustrations, content, and format for each module were tailored to appeal to students from high school through college. The entire TG Financial Literacy Program places a special emphasis on teaching by interaction and example, the better to gain and keep attention on such important topics as budgeting and saving.

The modules can be mixed and matched in different combinations, and also have associated games or activities (each of which takes an additional 15-20 minutes to play). Session participants will receive workbooks which contain glossaries, FAQs, suggested resources for further study, and guided note-taking for capturing key concepts.

To learn more

Visit TG's corporate website, *TG Online*, to browse a list of [TG Financial Literacy Program](#) modules and to request a Train-the-Trainer session or a session to train students directly.

Four ways TG's *College Advising 101 Worksheet* helps high school students become college-ready

Creating a roadmap to college can be one of the more challenging assignments for students tackling their senior year in high school. TG's *College Advising 101 Worksheet: Planning Your Transition to College* lays out the steps of college planning and offers a tool that students can use to design a personalized college roadmap.

The worksheet is divided up into three areas that focus on preparing the student for academic study, the financial aid process, and life on campus. Each section proposes questions that beginning college students should direct to their colleges or ask of themselves. The worksheet makes a great takeaway for college fairs and other awareness events. Schools can also stock the publication in their office lobbies or mail it to prospective students.

Here are four ways that students and parents can use the worksheet to simplify college planning.

- **Build an academic plan** — Students can begin by asking a few fundamental questions, including “What career interests me?” and “What degree do I need to get a job in my chosen field?” TG’s worksheet poses these questions so that students can set goals, take appropriate steps, and then better measure progress.
- **Track steps in the financial aid process** — The “Financial-Aid-Ready” section of the worksheet helps students track deadlines for the Free Application for Federal Student Aid (FAFSA) and for scholarships, and then compare a financial aid award with college costs.
- **Understand a college’s awarding policy** — Students often don’t know what financial aid packaging philosophy their school may follow. Or they may not understand how that philosophy may affect their award. The worksheet offers a series of questions that students can pose to their school in order to explore the topic of awarding.
- **Prepare for life on campus** — Many students don’t think how moving away from home can affect their college experience. TG’s worksheet asks students to consider how they can get involved with the campus community and interact with faculty outside the classroom. It also poses important questions about available writing and math tutoring and career placement services. Such services can be vital, especially as students work through their program.

Download or order the worksheet

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

Schools can also [order bulk copies](#) of the resource from *TG Online*.

Getting more help

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@tgsic.org.

Order TG's brochure about the college- and career-planning website, *Adventures In Education*

Since 1995, TG's *Adventures In Education* (AIE™) website has offered students an online way to prepare for college and career. AIE focuses on planning and financing a higher education, finding a job after graduation, and learning the fundamentals of managing money. To better equip students for their journey, the website supplies a broad spectrum of information on such topics as completing the FAFSA, obtaining scholarships, performing well academically, and budgeting for life during and after college.



A revised brochure on the website guides students and parents through AIE, focusing on key resources in each section. Available in Spanish and English, the brochure explains AIE's tools for researching college, exploring career goals, and learning more about financial aid. Stock the brochure in your office lobby or mail it to students and parents.

Order the brochure

You can order the [AIE brochure](#) by visiting *TG Online*.

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 October 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
03030901	Diesel Driving Academy – New Orleans 4100 Jourdan Rd. Gonzales, LA 70737-2912	N/A	08/27/2005

Policy Resources

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.

COD processing update

- [2010-10-08](#) — COD Processing Update

Special Allowance Rates

- [2010-10-05](#) — SAP for the Quarter Ending on September 30, 2010

Total and Permanent Disability Discharge

- [2010-10-08](#) — New Servicer Effective October 1, 2010

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@tgsic.org.

News Briefs

Continuing education is big business for many colleges, but not just because the economy has hit a low. It's true that workers are returning to college to gain new or better career qualifications. But it's also true that many workers have to go back to school just to maintain their competency in fields growing ever more complex, especially technology. In fact, more colleges are seeing students who have been a long time in their profession but need more coursework to stay current and effective in their positions. Find out more about the trend in [extended higher education](#).



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To ask questions about *Shoptalk*, please contact Communications at (800) 252-9743, ext. 4732, or send an e-mail message to communications@tgslc.org.

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