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### Smart Solutions

Going to college can be a difficult transition for parents as well as students. [Adventures In Education](#) provides parents with information on adjusting to the change. Offer your parents — and students — these helpful tips, which include advice on finding psychological support.

## TG Report

### Join TG at CCCSFAAA's annual conference in December

Trying to keep ahead of the industry learning curve? TG offers help with a variety of sessions at the California Community College Student Financial Aid Administrator Association's annual conference to be held in San Diego, December 10–12. If you're attending this year's conference, drop in on TG's sessions and gain a firmer grasp of verification and office management in a time of tighter budgets. Here's a summary of TG's sessions.

- **Verification in the financial aid office** — Learn basic verification requirements; discuss what information must be currently verified versus what

schools may choose to verify; address recurrent questions and difficult situations; and hear how verification requirements will change, effective July 1, 2011.

- **Doing more with less** — Share and discuss best practices related to task prioritization, time management, personal and team productivity, and situation analysis. In addition, this program will provide some ideas on how to help staff members stay motivated during a time of significant change.

### 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@tgscl.org](mailto:relationship.management@tgscl.org).

## TG's *New Directions* supplies your graduates with one more tool for their post-college careers

Exit counseling provides one way of keeping your graduates abreast of their student loan repayment obligations. TG's *New Directions: A Guide to Repaying Your Federal Student Loans* offers another. Before they leave campus, give your December graduates this TG publication, which has been recently updated and provides students with detailed information on federal loan repayment, including details of repayment plans, deferment, and forbearance.

*New Directions* also serves as a resource on other topics, such as:

- Managing money;
- Understanding borrower rights and responsibilities;
- Evaluating the consequences of not managing repayment;
- Estimating a loan payment amount; and
- Understanding the options available if the student has difficulty making payments.



### To order the booklet

To [order copies of \*New Directions\*](#), visit *TG Online*.

## More information

For questions about loan entrance and exit counseling, contact TG Customer Assistance at (800) 845-6267, or send an e-mail message to [cust.assist@tgsdc.org](mailto:cust.assist@tgsdc.org).

## Learn how you can teach money management using the TG Financial Literacy Program

The TG Financial Literacy Program offers a dynamic learning experience to students. Comprised of a set of 10 15-minute modules, the program covers a range of topics, such as managing credit and solving debt problems, and uses a variety of teaching strategies, including interactive learning games and short quizzes. TG instructors can present modules directly to students or train school staff — by webinar or in person — to lead a session.

TG is offering "Train-the-Trainer" sessions to schools throughout the first quarter of FY 2011. Delivered as webinars, each session provides complete training on two different modules of the TG 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 the remainder of the first quarter of FY 2011.

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

**Spending Plans: Meeting Goals the Simple Way** focuses on 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** describes 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 the [TG Financial Literacy Program modules](#).

## Three ways TG's Integrated Default Assistant<sup>SM</sup> can help schools better manage their cohort default rate

TG's redesigned Integrated Default Assistant<sup>SM</sup> (IDA<sup>SM</sup>) offers a versatile tool for tracking cohort default rates and communicating with borrowers. The product brings together multiple functions to help schools better manage default. Here are three ways in particular that IDA can serve school needs.

- **Get the big picture of your CDR with IDA's import**— Schools can import records of delinquent loans made under the FDLP, guaranteed by TG, or put to the Department under the Ensuring Continued Access to Student Loans Act of 2008 (ECASLA). Schools can also generate reports to track the status of loans for borrowers with delinquent loans.
- **Communicate with borrowers in Spanish or English** — IDA's e-mail and letter templates are now available in both Spanish and English. In addition, IDA will allow schools to identify borrowers by such characteristics as delinquency level and enrollment status, and then create custom letters for these borrowers.
- **Track servicer performance** — IDA offers a report to break down a school's CDR by servicer, listing the number of repayers and the number of defaulters for each servicer in the selected cohort year. Based on ED's electronic Cohort Default Rate (e-CDR) Loan Record Detail Report (LRDR), this report can help schools compare servicer performance.

### To learn more

TG offers IDA at no cost to Texas schools, and to schools outside of Texas that have borrowers with TG-guaranteed loans. If you have questions about using IDA, please

contact TG's Product Support Group at (800) 332-1455, or send an e-mail message to [product.support@tgsic.org](mailto:product.support@tgsic.org). TG's account executives can also provide details. Contact your TG account executive at (800) 252-9743, or send an e-mail message to [relationship.management@tgsic.org](mailto:relationship.management@tgsic.org).

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## News Briefs

In the age of the Kindle®, Nook®, and other digital readers, you might think that hardcopy textbooks would be a thing of the past, or at least on the way out. Not so, according to the figures provided by the National Association of College Stores. Digital textbooks make up a spare 3 percent of sales, though they're projected to increase by another 10 percent within a few years. Why haven't students embraced the online option, which offers a number of advantages, including portability? Because many readers don't yet allow students to do all the things they normally do with hardcopies, such as make margin notes, highlight passages, and flip easily from chapter to chapter. Hardcopy books aren't prone to computer viruses either. Students also find a form of security in a book, in possessing the object itself, according to the *New York Times*. Learn more about [the enduring value that students find in textbooks](#).

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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@tgsic.org](mailto:communications@tgsic.org).

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