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Smart Solutions

Many college seniors are contemplating their post-graduate careers. Help them explore their options with *Adventures In Education's* Web page for matching interests, skills, and abilities. Look for the [resource online](#).

TG Report

TG publishes 2011 edition of *State of Student Aid and Higher Education in Texas*

TG has released the February 2011 edition of the *State of Student Aid and Higher Education in Texas*, which provides key facts on college access and success for Texas students and families. The annual publication offers a picture of Texas' higher education landscape, including state versus national educational attainment levels, college costs, and student indebtedness.

"The *State of Student Aid* presents an in-depth look at the student population in Texas," said Sue McMillin, TG President and CEO. "The report is an important

resource for state and federal leaders as they plan for the higher education needs of our community."

The updated report offers such information as average financial aid need, college enrollment by ethnicity and income levels, and a look at why students do not apply for financial aid assistance.

"Our analysis provides insight into the challenges that Texans face trying to complete a college education," said McMillin. "We believe the *State of Student Aid* report can help the broader higher education community, including students, understand and meet those challenges."

To learn more

Review the [publication online](#).

TG Annual Training Conference to offer diverse set of financial literacy trainings

Unemployment hovers close to double digits, and students are graduating with an average of \$24,000 in undergraduate loan debt. How to help these students successfully manage their finances and repay their loans is a topic of growing concern to student services professionals. TG offers ideas on how to help with a varied agenda of financial literacy trainings at the 2011 TG Annual Training Conference to be held April 26-29 at the AT&T Executive Education and Conference Center in Austin. These trainings provide a grounding in financial literacy skills and concepts that trainees can then offer their students.

This year's TG Annual Training Conference — "Solid Foundation for Student Success" — has been tailored to meet the training needs of a varied set of student services professionals, including financial aid administrators, counselors, and those focused on preparing students in the area of financial literacy.



Multi-day financial literacy focus

Attendees should mark their agendas for these financial literacy learning opportunities. (Note that the Texas Education Agency (TEA) has approved the TG Financial Literacy Program for the list of instructional materials that teachers can use to teach Texas students basic skills and concepts of money management).

- **Tuesday** — Financial literacy Train-the-Trainer workshops covering six TG Financial Literacy Program modules, including:

- Managing Credit: Priorities and Pitfalls
- Spending Plans: Meeting Goals the Simple Way
- Needs and Wants: Prioritizing What Counts
- **Wednesday:**
 - Behavioral Finance in Financial Counseling: Blunders and “Why”
 - TG’s Financial Literacy Mini-Modules Go Online!
 - Additional Financial Literacy Train-the-Trainer Modules

Session participants can qualify for up to 10 continuing education units (CEUs) from the Association for Financial Counseling and Planning Education (AFCPE).

Registration flexibility

The 2011 TG Annual Training Conference agenda has been formatted to provide registration options to address different training needs and travel budgets. Registrants may attend half-day workshops, come for one or two full days at special discounted rates, or take advantage of the full 4-day agenda for only \$139.

Conference registration

Visit TG’s corporate website [TG Online to register today](#). If you prefer to speak with someone directly about the conference, contact TG’s event planning coordinator Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to judith.cunningham@tgslc.org.

Import delinquency data from NSLDS file using the Integrated Default AssistantSM

In late February, TG released enhancements to its Integrated Default AssistantSM (IDASM), a multipurpose tool that helps schools track their cohort default rates (CDRs) and communicate with borrowers who have delinquent student loans.

Although IDA already provides several features that can benefit schools in their default prevention efforts, these enhancements provide additional benefits for users. Specifically, improvements offer users the ability to:

- Import data using the new Delinquency File, known as DELQ01, from the National Student Loan Data System (NSLDS);
- Use both “Defaulted Loans” and “Cured Loans” reports to track loan status;
- Create and use customized letter templates based on user-defined timing options; and

- Review notes providing additional historical information on templates and reports used.

Import Direct loan and FFELP Put loan delinquency data from a single file

IDA now allows users to import borrower delinquent loan data from the NSLDS delinquency file. IDA users who have access to NSLDS can log in to the service, download the file, and then import it into IDA with just a few clicks.

The NSLDS file is helpful in that it contains Direct loan delinquency data maintained by ED from the four major data sources, including Sallie Mae, Great Lakes, Nelnet, and the Pennsylvania Higher Education Assistance Agency (PHEAA). In addition, in the future, NSLDS will include data from ACS in the same file.

It is important to note that the NSLDS delinquency file *only* contains data related to Direct loans and FFEL Put loans.

TG offers IDA at no cost to Texas schools, and to schools outside of Texas that have borrowers with TG-guaranteed loans.

To learn more

If you have questions about using the enhanced IDA, please contact TG's product support group at (800) 332-1455, or send an e-mail message to product.support@tgslc.org. A school's TG account executive can also provide details. Contact your TG account executive at (800) 252-9743, or send an e-mail message to relationship.management@tgslc.org.

Your Future: TG college-planning resource revised and republished

Preparing for college is daunting even for the most organized of students. The process is complex, includes the prospect of taking on debt, and represents a big step toward financial independence. To help students take charge of the process and plan both efficiently and effectively, TG offers a comprehensive college-planning brochure — *Your Future: Preparing for education beyond high school*.

The brochure is constructed as a series of answers to questions that students might ask themselves, including “What’s so great about college anyway?” and “How am I going to pay for this?” The emphasis is on breaking down components of the decision-making process so that students feel less overwhelmed and can equip



themselves with information at key stages, for example, when choosing colleges, completing the Free Application for Student Financial Aid, estimating college expenses, and considering how much to borrow if necessary.

The brochure is available in both Spanish and English.

To order

Visit TG's [online ordering page](#), to place an order for the Spanish and/or English *Your Future* brochure.

TG reschedules regional training

A TG regional training planned for February 3 in Dallas was cancelled because of a snowstorm. That training has now been rescheduled to March 11 and will be offered at Tarrant County College in Fort Worth, Texas.

Presented in collaboration with the Texas Association of Student Financial Aid Administrators (TASFAA) and the Texas Higher Education Coordinating Board (THECB), TG's training will be a day-long event focused on regulatory topics, state issues, the TG Financial Literacy Program, and more.

To register

To learn more and [register for the make-up regional training event](#), as well as future events, please visit the regional training Web page on *TG Online*.

News Briefs

What do you get for a college degree? Lower blood pressure, for one — at least, according to a recently published Brown University study of some 4,000 adults tracked over three decades. Various reports have linked high socio-economic status to good health, but none have so conclusively shown a difference in blood pressure based on having a bachelor's or master's degree. Even given other factors, such as obesity or smoking, college graduates tended to have lower blood pressure. Read more about the longitudinal study at the [Chronicle of Higher Education website](#). Note that some articles on the site are available by subscription only.



P.O. Box 83100
Round Rock, TX 78683-3100
(800) 252-9743
(512) 219-5700
(512) 219-4560 TDD

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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.

Contributors to this edition: Andrés Cordero, Jr., Rob Davenport, Art Martinez, Vickie Tanner, and Kristina Tirloni. Edited by TG Communications and Policy and Regulatory Affairs. Designed by TG Communications.

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