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### Smart Solutions

*Adventures In Education's [Graduation Planning Calculator](#) offers an all-in-one tool for helping students to graduate on time, including budget worksheets for managing income, expenses, and semester costs.*

## TG Report

### TG releases one-page summaries of Program Integrity Issues

On October 29, 2010, ED published final regulations on 14 topics collectively referred to as Program Integrity Issues. The rules on these topics were developed during and after a recent series of negotiated rulemaking meetings. The rules, which are intended to strengthen the integrity of the Title IV programs, affect the

administration of financial aid and various other campus responsibilities at participating schools.

To help schools understand and implement the new rules, TG has developed [a Web page](#) that includes a variety of TG tools and other resources to make it easier to navigate the rules and identify changes in requirements. Armed with this information, financial aid professionals will be able to alert campus colleagues to changes potentially affecting a wide range of school policies and processes.

TG understands that to enable discussions with colleagues, financial aid professionals need brief, high-level summaries of the topics. To that end, TG has developed [single-page overviews of each of the 14 topics](#). These one-page summaries include a description of ED's objectives, program integrity principles, and regulatory requirements, along with the effective date of the new provisions.

The one-page summaries are designed to save financial aid professionals significant time and effort in their preparations to introduce the changes to others on campus who need to be involved in implementing them.

Beyond the summaries, many other resources are provided on TG's [Program Integrity Final Rules Web page](#), including:

- *Shoptalk* articles on each of the 14 Program Integrity Issues topics
- Flowcharts and diagrams of selected provisions that visually depict new requirements
- [Satisfactory Academic Progress Policy: Checklist of Federal Requirements and Options for Schools](#)
- [New Regulations Roadmap](#) designed to expedite a review of the rules and facilitate development of an action plan to notify colleagues of pertinent provisions
- Other ED and industry information resources

### **To learn more**

For more information on the Program Integrity final rules, please contact TG's Customer Assistance team at (800) 845-6267, or send an e-mail message to [cust.assist@tgslc.org](mailto:cust.assist@tgslc.org).

## “Ask the Experts” at the 2011 TG Annual Training Conference

One of the great things about industry conferences such as the TG Annual Training Conference is that they offer access to professionals working in fields growing more important to student aid — from enrollment management and student persistence to default aversion and financial literacy. Day by day, work in these areas is offering insight into more ways that financial aid offices can enrich the college experience for students, and help to assure their continued success after graduation. The [TG Annual Training Conference](#), to be held April 26-29 in Austin, features sessions or a series of sessions on all these fields.

In addition, this year, TG presenters will host an “Ask the Experts” evening reception that offers participants the opportunity to meet and talk with representatives from a variety of industry players, including:

- The ED loan servicers,
- ELM Resources and Texas Higher Education Coordinating Board (THECB), who will discuss private loan processing
- METEOR and the National Student Clearinghouse
- Schools that use various financial aid management systems (FAMS)



Scheduled for the evening of Thursday, April 28, attendees will also be able to ask questions of TG experts from various departments, such as Student and Institutional Success, Policy and Regulatory Affairs, and Product Management.

The conference — “Solid Foundation for Student Success” — will be held at the AT&T Executive Education and Conference Center on the University of Texas at Austin campus.

### Conference registration

The 2011 TG Annual Training Conference offers flexible registration choices, including options to attend half-day workshops, one or two full days at special discounted rates, or the full four-day agenda.

Visit [TG Online to register](#). Register today to avoid late registration fees. To speak with someone directly, contact TG's event planning coordinator Judith Cunningham at (800) 252-9743, ext. 2905, or send an e-mail message to [judith.cunningham@tgsllc.org](mailto:judith.cunningham@tgsllc.org).

## Governor re-appoints members to TG's Board of Directors

Texas Gov. Rick Perry has re-appointed four members to the TG Board of Directors — Yvonne Batts of Abilene, Michael Savoie of Northlake, Frank Houston "Skip" Landis of College Station, and Steven Tays of San Antonio. All four appointments received their Senate confirmation on February 15, 2011.

"We are very fortunate to have all four members continue their role on TG's Board," said Sue McMillin, TG's President and CEO. "Their knowledge of TG, its operations, and its commitment to a higher education is an invaluable asset to our organization, and we welcome the opportunity to continue to work with each of them." Each member's term is set to expire January 31, 2017.

## TG and other guarantors support IHEP study on borrowers' loan management

This week, the Institute for Higher Education Policy (IHEP) will release a policy paper on student loan debt that uses data provided by five of the nation's largest federal student loan guarantors, including TG. The paper, "Delinquency: The Untold Story of Student Loan Borrowing," examines how 1.8 million student borrowers have managed their federally backed student loans over time.

In conjunction with the release, the New America Foundation will host a policy discussion on Thursday, March 17, at 9:30 a.m. Eastern Time. Presenters will detail the report's findings and consider the potential policy implications.

The event is co-sponsored by TG, American Student Assistance, Education Credit Management Corporation/CA, Great Lakes Higher Education Guaranty Corporation, and United Student Aid Funds.

### To register

To listen to the presentation and subsequent discussion on the paper, [register online](#).

## How to stretch those student dollars — or, shopping as an adventure

### By Sharon Cabeen, TG's director of Financial Literacy Operations

This economy has everyone thinking twice about their purchases, especially students who live on a limited budget. But it's times like these that force us to look at shopping with fresh eyes — as an adventure, if you will. Whether heading to the store to buy the week's groceries or saving up for the end-of-the-semester move, student shoppers can do more of what shoppers did during and after the Great Depression — bargain-hunt.

This is especially true for students looking at the big picture of their purchases over the course of the year. "To everything there is a season," the saying goes, and that includes such household items as furniture, electronics, and clothing.

Of course, it's easy to find that clearance rack of 80 percent markdowns at most stores (watch for the promotionals in dailies and weeklies). But, just like clockwork, sales of specific items occur at given times throughout the year. Auto manufacturers bring out new models before the end of the year in order to pique interest once again in the sleekest new vehicles. It's always a surprise when retailers start displaying beach wear if the weather calls for boots and mittens. And everyone knows to watch for those after-holiday dumps of merchandise making room for the next holiday's goods.



In comparing several online listings of when to buy what at the best price, I found that trends hold pretty true across the board. Here are some ideas to offer your students as they plan for the next year of their expenses and purchases.

**Winter (January to March)** watch for great buys on:

- Air conditioners
- Furniture
- Chocolate (after holidays throughout the winter months)
- Gas grills
- Winter wear
- Linens
- Luggage
- Appliances
- Holiday wraps, décor, and gear from the current season

And don't fail to watch for a great buy on a big screen TV for special holiday and family times.

**Spring (April to June)** look for buys on:

- Electronics
- Used cars

- Cookware
- Patio furniture
- Vacuum sweepers
- Party supplies
- Tools
- Auto parts and tires

**Summer (July to September)** keep an eye out for sales on:

- Laptop and desktop computers
- Luggage
- School supplies
- New cars
- Big appliances
- Lawn mowers
- Furniture
- Outdoor items (think beach and pool gear)

And for **fall (October to December)** look for markdowns on:

- Jeans
- Trees, bushes, and bulbs for next year
- Big appliances
- Tires and car care products
- Aluminum foil and plastic wraps
- Cookware
- Winter clothes
- Tools
- Hardware
- Toys (for kids of all ages)

Planning is key to creating a realistic household budget. With this information in mind, consumers can save to purchase items at the times that best benefit their pocketbooks.

### **About Sharon Cabeen**

With more than 25 years of management and program development experience, Sharon Cabeen manages TG's financial literacy program, including the development of new financial literacy services and products. Cabeen has been a certified credit counselor since 1985. She also holds the designation of Accredited Financial Counselor with the Association for Financial Counseling and Planning Education (AFCPE).

### **Learn more about the TG Financial Literacy Program**

The [TG Financial Literacy Program](#) is comprised of ten 15-minute presentations with accompanying activities, workbooks, and speaker's scripts. Modules cover a range of topics, such as managing credit and handling debt. Illustrations, content, and format for each module are tailored to appeal to young adults from high school through college. The entire program places an emphasis on teaching by interaction, the better to gain and keep attention on such important topics as budgeting and saving.

Browse a list of [TG Financial Literacy Program](#) modules to learn more about TG's program or to request a "Train-the-Trainer" session for your staff who can then train students on a given topic. Session participants will receive workbooks that contain glossaries, FAQs, suggested resources for further study, and information on key concepts.

## **Policy Resources**

### **Ask the Policy Expert — Program Integrity Issues**

#### **Satisfactory Academic Progress**

**Q.:** Is a school required to have an appeal process as part of its satisfactory academic progress (SAP) policy?

**A.:** No. A school is not required to have a process by which a student who is not meeting the school's SAP standards petitions the school for reconsideration of his or her eligibility for Title IV program funds.

If the school does not have an appeal process, the SAP policy must describe how the student may reestablish his or her eligibility to receive assistance under the Title IV programs.

## To learn more

For more information on this Program Integrity final rules topic, please refer to TG's article in *Shoptalk* edition 580. To access *Shoptalk* articles and helpful resources and tools on other new regulations, please visit [TG's Program Integrity Final Rules page](#). You can also contact TG's Customer Assistance team at (800) 845-6267, or send an e-mail message to [cust.assist@tgsllc.org](mailto:cust.assist@tgsllc.org).

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## News Briefs

Higher education today offers a mixed picture of success. Enrollment is up, topping 19 million according to Census estimates for 2011. However, degree attainment in the U.S. lags other industrial nations — some studies place the U.S. *below* the top ten ranking of industrialized countries in terms of higher education degrees per capita. If students are flocking to college, it appears a sizable portion may not be staying for the long haul. Policy-makers are looking more closely at this phenomenon, trying to pinpoint the barriers to degree completion, such as a competing job, reluctance to borrow, or lack of academic preparation. An opinion piece in the *Chronicle of Higher Education* suggests a novel approach to keeping students matriculating — games. Instead of a lecture form of pedagogy, the author recommends introducing “active learning” into the classroom with role-playing, teamwork and competitive problem-solving, and similar activities. Read more about this [approach to “setting students’ minds on fire.”](#) Note that some *Chronicle* articles are available by subscription only.

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

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