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### Smart Solutions

Give your graduates a leg up on the interview process with [Adventures In Education's handy list of common interview questions](#). The page also suggests questions that job candidates should have ready for their prospective employers.

## TG Report

### TG to simulcast TG conference sessions on new IHEP study and financial counseling

TG will simulcast two sessions from this year's TG Annual Training Conference — one that reviews a recent study released by the Institute of Higher Education Policy

(IHEP) on loan delinquency and default, and another on problematic financial behaviors among consumers.

The IHEP presentation kicks off TG's sessions focusing on default aversion, and the financial behaviors session is a highlight of the financial literacy track. Both sessions will be offered on Wednesday, April 27, feature industry experts as speakers, and supply a convenient, cost-effective way of participating for those who cannot attend all or part of the conference.

These two sessions are typical of the TG conference agenda, which concentrates on topics important to schools, such as policy and regulatory changes, strategies of default aversion, and raising levels of student financial literacy.

This year's TG Annual Training Conference will be held from April 26-29 at the AT&T Executive Education and Conference Center on the University of Texas at Austin campus.

Below is a short summary of each simulcast session.

- **Examining the impacts of student loan borrowing — A closer look at student delinquencies and defaults:** Learn about findings from the recently released IHEP study, "Delinquency: The Untold Story of Student Loan Borrowing." Alisa Cunningham, IHEP's vice president of research and programs, will provide an overview of the study, which examines the repayment experiences of student loan borrowers using data provided by five of the largest student loan guarantors, including TG. The study's findings provide valuable insights into student borrowing behavior and the effect of student loan debt.
- **Behavioral finance in financial counseling — Blunders and "whys":** Find out some of the common problematic financial behaviors that arise in the remedial financial counseling setting, illustrated and analyzed through the creative use of scenarios. Kimberlee Davis, assistant professor at Texas State University – San Marcos, and Ryan Halley, associate professor at George Fox University in Oregon will highlight the role that behavioral finance plays in the financial counseling process.

### **Register for the simulcasts**

To register for the simulcast sessions, visit [TG Online](#). A Web address to access the simulcasts will be provided to all registrants prior to the day of the event.

### **Register for the conference**

View the [complete agenda](#) for this year's conference online and [register](#). 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.

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 email message to [judith.cunningham@tgscl.org](mailto:judith.cunningham@tgscl.org).

## Get notified whenever a default aversion assistance request is filed on a TG-guaranteed loan

In accordance with Title 34 of the Code of Federal Regulations, part 682.404(a)(4), a school can make a blanket request to be notified whenever any of the school's current or former Stafford loan borrowers are the subject of a default aversion assistance request (DAAR).

Upon the receipt of such a request, TG is required to notify the school or school's agent of the lender's or servicer's request for default aversion assistance. There is no charge to the school or school's agent for this notification.

TG's Integrated Default Assistant<sup>SM</sup> (IDA<sup>SM</sup>) offers electronic help for schools gathering borrower cohort specific delinquency information. IDA provides a listing of borrowers who are 60, 159, and 210 days delinquent. These reports also list borrowers who are in a default claim pending status, that is, at least 270 days past due.

The reports include form letters that can be sent by schools to borrowers as a part of their default management efforts. Information provided on the reports is derived directly from DAAR updates received from lenders and servicers. If your school has implemented a default management program, these reports will be valuable to you.

### Need help or want more information?

To learn more or to receive training on DAAR notification, contact TG's default aversion consultants Joe Braxton at (800) 252-9743, ext. 4696, Cindy Marrs at (800) 252-9743, ext. 4874, or Thresa Tyus at (800) 252-9743, ext. 4765. You can also send an email message to [defaultaversion@tgscl.org](mailto:defaultaversion@tgscl.org).

If you do not have access to IDA and wish to begin using this product, please contact your TG account executive at (800) 252-9743. *TG offers IDA at no cost to Texas schools, and to schools outside of Texas that have borrowers with TG-guaranteed loans.*

If you are interested in receiving an electronic school report that lists your current and former students' delinquencies, or if you have technical questions or need technical assistance with the electronic default aversion assistance request notification, please contact TG product support at (800) 332-1455. You can also send an email message to [product.support@tgscl.org](mailto:product.support@tgscl.org).

## TG's April industry webinar to focus on protecting college students from financial fraud

As consumers, you and your students may be more familiar with the work of the Federal Trade Commission (FTC) than you think. As the only federal agency with both consumer protection and competition jurisdiction in broad sectors of the economy, the FTC deals with issues that touch the economic life of every American.

This April, TG will offer a webinar on the FTC's work as it relates to students, titled "The Federal Trade Commission: Protecting College Students from Financial Fraud." Participants will learn what the nation's consumer protection agency does to protect student consumers from identity theft, including enforce laws like the Fair Debt Collection Practices Act and encourage compliance with federal truth-in-advertising standards. Attendees will also find out how the FTC works to support the mission of those interested in promoting financial literacy.

Lesley Fair, a senior attorney with the FTC's Bureau of Consumer Protection, will lead the discussion and respond to questions. Fair specializes in education and compliance with the FTC's Division of Consumer & Business Education.

### To register

To accommodate the schedules of TG's coast-to-coast customers, the one-hour webinar is scheduled for Thursday, April 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](#).

## Register to attend TG's webinar on factors affecting Hispanic enrollment in Texas higher education

By 2040, Hispanics will make up the majority of Texas' population. However, college attendance rates among Texas Hispanics are not keeping pace with population increases. TG will host an April webinar that takes a closer look at factors affecting Hispanic college enrollment in Texas 4-year institutions. The webinar, "Institutional Characteristics and the College Choice Process for Texas Hispanics," will consider findings of a recent enrollment study, in particular the effects of cost of attendance and financial aid packaging on Hispanics' decision to attend college.

### About the speaker

Webinar presenter R. Michael Haynes is assistant vice president for Student Life Studies at Tarleton State University in Stephenville, Texas, and one of the authors of the featured study. At Tarleton, Haynes' primary responsibilities include assessment, research, and planning activities for the Division of Student Life. His

research interests cover higher education participation by underrepresented groups and the net effects of college.

### To register

To attend the webinar, which will be offered Tuesday, April 19, register [online](#).

## National Financial Literacy Month underscores value of offerings such as the TG Financial Literacy Program

To build a secure financial foundation, students need a degree or certificate in their chosen field and a firm grasp of the fundamentals of managing money. TG offers help with the latter category, including a comprehensive financial literacy program that provides training to students and to schools. National Financial Literacy Month spotlights the importance of such training given the recent recession and tough economy.

Explore TG's financial literacy resources by reading the short summary below.

- **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 saving and investing. Illustrations, content, and format for each module are tailored to appeal to students 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. Session participants receive workbooks that contain glossaries, FAQs, suggested resources for further study, and information on key concepts.
- **TG's interactive tools**, available through *Adventures In Education*, include a sample credit card statement, which illustrates and defines each part of a typical statement; a credit card skills builder, which simulates a buying spree and demonstrates the cost of buying on credit; and various calculators, which estimate charges made on credit based on interest rates and other factors.
- **TG's brochures and envelope stuffers** are available at no cost to schools, focus on repayment options, and also educate students on budgeting for life after school. Even better, they keep debt management on the minds of recent graduates with loans entering repayment. Many of these materials are available in English or Spanish; all are easy to order through [TG Online](#).

### To learn more about the TG Financial Literacy Program

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.

## Hone your school's default prevention efforts with TG's default aversion self-assessment tool

College enrollment and cohort default rates are trending up, a combination which has many schools examining their default prevention programs. Their goal is to enhance processes in place or introduce new strategies that help borrowers manage repayment in a slowly recovering economy. TG offers a simple way to evaluate default prevention efforts — an online self-assessment tool that poses a series of questions about a school's objectives, processes, and tactics.

Among other things, the online tool helps schools assess their approach to enrollment management, latest CDRs, campus environment for students, and borrower interactions. At the end of the evaluation, schools can schedule an in-person consultation with one of TG's default aversion consultants, who will use the assessment results as a blueprint for suggesting ways to improve a school's default prevention initiative.

### Get started

Access [TG's Default Aversion Self-Assessment Tool](#) online. You can learn more about TG's extensive set of default aversion products and services by contacting a TG account executive at (800) 252-9743, or by sending an email message to [relationship.management@tgslc.org](mailto:relationship.management@tgslc.org).

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## News Briefs

Three new studies spotlight the effect that dramatic life events can have on student retention rates. One study found that, on average during an academic year, one out of three students experiences some kind of significant occurrence, such as a death in the family or parental divorce. Black and Hispanic students were twice as likely as Asian students to suffer such mishaps. They were also more likely to be affected by multiple incidents. Other studies found that such events have a negative effect on academic performance and lowered persistence and graduation rates. Read the complete [Chronicle of Higher Education article on these studies](#). Note that some *Chronicle* articles are available by subscription only.



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