



TG Online	AIE™	Default Prevention Services	Financial Literacy	Contact TG	Shoptalk Archive	Subscribe
---------------------------	----------------------	---	------------------------------------	----------------------------	----------------------------------	---------------------------

Inside this issue

Industry Update 1

- ED provides guidance on gainful employment and state authorization rules 1
- Closed school corner 3

TG Report 3

- TG Annual Training Conference kicks off this week 3
- Join TG for sessions at upcoming GASFAA conference 4
- Tax and loan forgiveness questions top list of most popular queries to TG's online FAQ..... 5
- Watch TG's video on corporate mission 4

News Briefs 6

Smart Solutions

Keep up with the latest news from TG through [Twitter™](#) and [Facebook™](#). Find out about webinars, in-person workshops, new services, and other developments as they're posted.

Industry Update

ED provides guidance on gainful employment and state authorization rules

On April 20, 2011, ED issued *Dear Colleague Letters* (DCL) that provide clarification on two Program Integrity final rule topics: [gainful employment](#) (DCL GEN-11-10) and [state authorization](#) (DCL GEN-11-11). Below are summary points that highlight important elements in each of the DCLs. TG will provide detailed articles about these DCLs in a subsequent edition of *Shoptalk* to help schools better understand

the guidance. In the meantime, schools are encouraged to review both letters to gain additional insight about these issues, which are effective July 1, 2011.

Summary points for DCL GEN-11-10: gainful employment (GE)

- Provides detailed information by specific school types and educational programs to help a school determine if its programs are subject to the GE rules. It is expected that the vast majority of schools will have one or more educational programs that are subject to these rules.
- Includes a summary of the reporting requirements associated with the new rules and identifies which students must be reported.
- Announces the process and technology that will be used to submit GE data to ED.
- Summarizes the new disclosure requirements and specifies that schools have a responsibility to meet these requirements, no later than July 1, 2011, using their own disclosure forms until ED releases a standardized form.
- Indicates that ED will create a Web-application that a school will use in the future to disclose information about the educational programs that are subject to the GE rules.
- Clarifies the effective date and timelines for notifying ED if a school adds new or additional programs that are subject to the GE rules.

Summary points for DCL GEN-11-11: state authorization

- Specifies that the guidance provided pertains to distance education programs.
- Acknowledges the challenges that schools have faced in obtaining state authorization for distance education programs.
- Clarifies enforcement of the state authorization provisions.
- States that ED will not initiate action to establish repayment liabilities or limit student eligibility before July 1, 2014, as long as a school is making a "good faith effort" to comply with the provisions.
- Emphasizes ED's commitment to work with industry parties to develop a comprehensive directory that outlines each state's specific requirements that a school must meet to provide distance education programs within that state.
- Indicates ED's interest to collaborate with the community to develop model agreements, common applications, or other methods that help promote compliance with the new rules.

To learn more

For more information on the Program Integrity final rules and to obtain these and other *Dear Colleague Letters*, visit [TG's Program Integrity Final Rules webpage](#). For questions, please contact TG's Customer Assistance team at (800) 845-6267, or send an email message to cust.assist@tgslc.org.

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 April 2011 *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
02617501	Everest College-Fife 4905 Pacific Hwy. East Ste. 3A Fife, WA 98424-2649	N/A	01/31/2011

TG Report

TG Annual Training Conference kicks off this week

Climbing enrollment and complex regulation have made financial aid training essential for today's higher education administrators. TG offers an economical and comprehensive training experience in this year's TG Annual Training Conference, which starts today and runs through Friday at the AT&T Executive Education and Conference Center on the University of Texas at Austin campus.

This year's TG conference sessions focus on some of the most critical issues in higher education, including the Program Integrity final rules, veterans issues, financial literacy for students, and strategies in default aversion.

Some sessions simulcast

On Wednesday, April 27, TG will simulcast two conference sessions — one on a recent Institute of Higher Education Policy (IHEP) study on loan delinquency and default, and another on financial behaviors among consumers.

[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 event.

Presentations ready to preview

Many [TG conference session presentations](#) are now available online. Recordings of selected sessions, along with all presentation materials, will be made available after the conference. Watch for a notice on the recordings in a future edition of *Shoptalk*.

Mobile agenda available

For attendees who would like to track conference sessions through a hand-held device, TG offers [a mobile version of the agenda](#).

Registration

Online registration is closed. However, interested attendees can register at the event itself. The 2011 TG Annual Training Conference offers flexible attendance choices, including options to attend half-day workshops, one or two full days at special discounted rates, or the full four-day agenda. View the complete agenda for [this year's conference online](#).

Watch TG's video on corporate mission

In a changing industry, college outreach, default aversion, and financial literacy training remain the bedrock imperatives for TG, a corporation that has served schools, students, and borrowers for more than three decades. A new video provides an introduction to TG's work in all these areas. "About TG" spotlights TG's history as a company; its assortment of online resources, information, and training in default aversion and financial literacy; and its ongoing dedication to the nation's higher education endeavors.

To view

Visit *TG Online* to access the ["About TG" video](#).

Join TG for sessions at upcoming GASFAA conference

TG presenters will lead two sessions during the Georgia Association of Student Financial Aid Administrators (GASFAA) Spring 2011 conference, which will be held May 18-20, in Duluth. Be sure to join your colleagues at these workshops if you attend the GASFAA conference. Here's a summary of the agenda for each session.

- **Know who you owe: Helping students manage split-loan servicing** — Borrowers are likely to contend with multiple loan holders (a.k.a. "split-loan servicing") as a result of ED's student loan liquidity programs and the increasing number of schools switching from one federal student loan program to another. This training will help financial aid administrators understand split-loan servicing considerations from both the school's and the borrower's perspectives. It will

also explore strategies that can help students take inventory and manage repayment of federal student loans.

- **For the love of it™** — Each of us has the ability to love what we do by making a contribution to those around us and expressing gratitude. When you work for the love of it, you serve as an inspiration to yourself and to those around you. Find out how you can live your work life with this paradigm in mind.

To learn more

View the [TG Speakers Bureau training catalog](#) to browse TG's seminars and workshops. Keep in mind that TG can adapt sessions to meet the needs of your campus. To find out how, contact your account executive at (800) 252-9743.

Tax and loan forgiveness questions top list of most popular queries to TG's online FAQ

TG provides information to customer queries in multiple ways, including an online database of FAQs called *Ask TG™*. Using *Ask TG*, schools, borrowers, students, and families can submit questions about financial aid, read responses to other common questions, and maintain a profile page for viewing responses and receiving notices when information is updated.

A review of popular *Ask TG* questions offers a picture of what's on the minds of borrowers and schools. Here's a short list of these queries.

- Given tax season, it makes sense that a question about [1098-E student loan interest](#) tops the *Ask TG* list.
- Generally speaking, borrowers and other consumers are interested in completing more of their business online, which perhaps partly accounts for the popularity of a question on the [myTGSM portal](#). The portal is a self-service website designed to help borrowers resume and/or monitor payments on defaulted loans held by TG.
- [Loan forgiveness](#) — how it works and what it takes to qualify — is another item that ranks high for borrowers.
- Schools are particularly interested in learning more about [TG's Integrated Default AssistantSM](#), or [IDASM](#). IDA is an all-in-one Web-based default management tool that helps schools assess cohort default rate performance, identify borrowers that may be at risk of default, and connect with borrowers who have delinquent loans. IDA's import feature is of particular value, allowing schools to gather student loan delinquency information from multiple sources, regardless of loan program (FDLP or FFELP) or servicer.

Ask TG features

Ask TG's information covers a wide range of topics collected from TG's more than 30 years serving schools, borrowers, and students. To date, visitors have viewed more than 145,000 answers to FAQs and asked more than 6,000 original questions of the database — many of which have been added to the FAQs to help those with similar inquiries in the future.

Ask TG offers a versatile set of tools to help schools and other customers get the most from their queries. Visitors can:

- Submit questions for direct answers on student loan and financial aid issues. Visitors who need a need a hard copy can print the answers for their files.
- Browse or search archived questions and answers.
- Set up an individualized "My Stuff" profile to organize questions submitted and answers received.
- Subscribe to receive updates by email if the answers are later revised because of policy or regulatory changes.

Do you have a question?

Feel free to *Ask TG*. To submit a question, visit tgslc.custhelp.com.

News Briefs

Ever visit a website and been trapped in one rabbit hole after another as you search for information that seems almost deliberately hidden? A survey conducted last year by consulting firm Noel-Levitz indicates that such an experience is fairly common among college-aspiring high school students. According to the survey's results, about a quarter of students end up not applying at a given college because Web pages are confusing or information buried deep in the website. To ensure against these frustrations, more colleges are turning to web analytics — online tools for tracking what pages are viewed, for how long, and whether users fail or succeed in their searches. After evaluating their sites, some schools then revise them, designing a user experience geared to lead students smoothly through the admissions process. A [Chronicle of Higher Education article](#) takes a closer look at a few such college websites. Note that some *Chronicle* articles are available only by subscription.



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

Shoptalk is published by TG. Unless specifically noted, the policies and procedures outlined in *Shoptalk* are TG's and may not reflect the practices of other guarantors or ED.

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

Contributors to this edition: Felicia Anthony, Rob Davenport, and Art Martinez. Edited by TG Communications and Policy and Regulatory Affairs. Designed by TG Communications.

©2011 Texas Guaranteed Student Loan Corporation.
Ask TG, IDA, Integrated Default Assistant, and the TG logo are trademarks or service marks of Texas Guaranteed Student Loan Corporation.