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Smart Solutions

Ensure your campus is up-to-date on the latest in policy and regulatory changes. Refer to [TG’s policy pages on TG Online](#), which includes links to the *Electronic Common Manual*, the *Federal Student Aid Handbook*, and *Dear Colleague Letters*.

Industry Update

ED publishes supplemental guidance for new R2T4 regulations

On July 20, 2011, ED published *Dear Colleague Letter* (DCL) [GEN-11-14](#), which provides implementation guidance for the new Return of Title IV funds (R2T4) regulations that are effective for payment periods or periods of enrollment beginning on or after July 1, 2011. The DCL focuses on the R2T4 Program Integrity final rules, published in the *Federal Register* on October 29, 2010, that affect programs offered in modules. These same rules revise the definition of a school that is considered to be required to take attendance for R2T4 purposes. In the DCL, ED provides clarification in a question and answer (Q&A) format to help schools understand the intricacies of these issues.

Keep in mind that a program is offered in modules if one or more courses in the program do not span the entire length of the payment period or period of enrollment.

To help schools navigate the Q&A, TG has created an index of the questions by category covering the two issues discussed in the guidance. The index provided below includes general categories and corresponding questions to help schools as they review the Q&A.

R2T4 final rule: programs offered in modules

Questions by category:

- Determining if a program is offered in modules: Q2
- Written confirmation
 - Online confirmation: Q4
 - Timing of confirmation: Q3
 - Timely R2T4: Q5
- Withdrawals for non-term and non-standard terms: Q6 and Q7
- R2T4 calculation
 - Number of days in the period: Q9, Q10, Q11, and Q12
 - Aid adjustments when school must “undo” calculation: Q8
- Eligibility for Title IV disbursements: Q13 and Q14

R2T4 final rule: taking attendance

Questions by category:

- Determining whether a school is required to take attendance for R2T4: Q16
- Withdrawal date/date of determination: Q15, Q22
- Attendance for limited period: Q17
- Exceptions to attendance taking requirements for R2T4: Q18, Q19, Q20, Q21

R2T4 example covers new concepts

The DCL also includes a helpful R2T4 example that illustrates many of the new changes in a practical manner. The example considers a student who withdraws from a standard term-based program. Central concepts explored in the example include:

- The three questions provided on page 66895 of the October 29, 2010, *Federal Register* that schools can use to determine whether a student in a program offered in modules is subject to R2T4;
- The amount of aid to use in the calculation when a student withdraws from a program offered in modules;
- Determining the numerator and denominator for the percentage of the payment period completed;
- Steps that a school must take when a student who withdrew from a program offered in modules returns to the same period; and
- Determining the numerator and denominator for the percentage of the payment period completed when a student who returned from a withdrawal decides to withdraw from the program, again.

ED expects to make available additional R2T4 examples in the 2011-2012 *Federal Student Aid Handbook*.

For more information

Additional resources covering the program integrity final rules, including R2T4, can be obtained from [TG's Program Integrity Final Rules Web page](#). There is an entire section devoted to R2T4, including a [flowchart](#) that illustrates how a school can determine withdrawals in programs with modules.

Schools are also encouraged to review Volume 5, Chapters 2 and 3 of the 2010-11 *Federal Student Aid Handbook* for additional R2T4 guidance. For questions, please

contact TG's Customer Assistance team at (800) 845-6267, or send an email message to cust.assist@tgsdc.org.

TG Report

With help of TG grant, Youth Academy guides Massachusetts students toward a college degree

The Youth Academy of Worcester, Massachusetts, addresses a fault line within the city — an unseen but still clear divide between students who have family support during high school and those who don't have that support for whatever reason.

Worcester is the second largest city in New England, and has all of the challenges of any major urban school district. Recent studies show that Worcester has nearly twice the state's average number of families living below the poverty line, with nearly one-third of all families functioning at or below 150 percent of the poverty level. Typically, children from low-income families experience relatively high dropout rates from high school and low rates of college enrollment. Worcester high school dropout rates are roughly twice the state average.

Created and managed by Dynamy, a nonprofit educational program based in Worcester, the Youth Academy provides services targeted specifically for low-income students. The Youth Academy's overarching goal is to sow academic and personal confidence in first-generation and low-income students and to set them on the path to college graduation. To do this, the program provides students with mentoring and academic support through all of high school and into the freshman year of college. In recognition of the Youth Academy's mission and unique approach to college outreach, TG awarded the program a grant from its Public Benefit Grant Program for academic year 2010-11.

The Youth Academy accepts eligible and interested students in the eighth grade, and candidates enter the program the summer prior to ninth grade. Each class has 15 students, for a total number served each year of up to 75. Youth Academy offers students support in an array of ways, including mentoring, internships, outdoor challenge experiences, academic enrichment and tutoring, college readiness and support services, community service, and leadership and character development. Youth Academy graduates who are accepted into eight local higher education institutions are guaranteed an institutional scholarship for full tuition costs for four years.

To learn more about the program, *Shoptalk* talked with Fred Kaelin, executive director of Dynamy.

Q.: How do high schools work with Dynamy and the Youth Academy?

A.: We work with the middle school guidance offices to nominate students. We then collaborate with guidance staff and teachers when necessary as our students attend high school.

Q.: **Students are required to maintain a portfolio. What is the purpose of the portfolio?**

A.: The purpose of the portfolio is two-fold. First, the portfolio offers a record of the student's experiences over the program so that the individual can reflect on what they've learned and bring it to bear in choosing a college. A portfolio also prepares students for constructing a resume later for college admission or internships in college.

Q.: **What kind of community work do students complete?**

A.: There is a huge range. A few recent examples including co-facilitating a community-wide Martin Luther King day celebration with their Worcester Youth Center peers; co-founding a student high school group to combat racism; and running a community garden.

Q.: **If students have academic challenges, how do you help them?**

A.: We pair them with volunteer tutors and also facilitate a meeting between them and their teacher if it seems necessary.

Q.: **Do you contact students while they're in college to see how they're doing?**

A.: We stay in touch informally and work with a researcher who documents college completion rates for our alumni. The last of these was in 2009; just about 80 percent of our graduates over a six-year period had completed a college degree.

To learn more

If you'd like to learn more about TG's Public Benefit Grant Program, you'll find a description of its purpose and process on [TG Online](#). TG's Public Benefit Grant Program is administered based solely on merit and need, and without regard to the business of TG or any form of *quid pro quo* consideration.

[TG Online goes mobile: TG's corporate website now available on hand-held devices](#)

If you're at a conference or on the road and need to access TG contact information, policy resources, or training tools, just direct your handheld device to the [new mobile TG Online](#).

TG Online for the mobile phone has the same great content and features of the regular website, including links to *Shoptalk* and its newsletter archive. You can also access TG's extensive regulatory resources, information on default aversion services, and a catalog of the TG Financial Literacy Program workshops.

A mobile connection to TG

Access [TG Online](#) from your mobile phone or other handheld device.

A year-round training resource — TG Annual Training Conference presentations and recordings

Each year, TG hosts a multi-day forum that focuses on issues critical to higher education, including new and developing policy, default aversion practices, and strategies for teaching young adults the basics of money management.

If you couldn't make it to the TG Annual Training Conference held last April, you can view online recordings of simulcast sessions and download slide presentations for given workshops. These training tools serve as both a record of the conference event, which is always highly rated by attendees, and a year-round resource to school administrators looking for instant training on a given topic.

Recordings were made of a variety of sessions including:

- **Return of Title IV (R2T4) funds** — Describes the general principles of the R2T4 process, the elements of an R2T4 calculation, and ways to avoid some of the most common R2T4 findings in a program review.
- **An intro to default aversion** — Reviews the cohort default rate (CDR) timeline and identifies campus strategies aimed at helping delinquent borrowers.
- **New rules for verification** — Considers current and upcoming changes to the basic verification requirements used to validate student eligibility for Title IV grants and loans.
- **Satisfactory academic progress (SAP) — positioning college students for success** — Unravels SAP's complexity, addresses special situations, and explains issues associated with a student's loss, appeal, or reinstatement of Title IV program eligibility.
- **Updates on veteran issues and service member benefits** — Explores the military service and post-active duty deferments and reviews information about the maximum Pell Grant or Iraq/Afghanistan Service Grant that is available to those students who lose a parent or guardian who is serving on active duty during a war or other military operation.

- **Understanding the completion challenge for transfer students** — Considers findings from two recent public benefit research projects that examine policies and practices related to community college completion and transfer.
- **Ins and outs of student loan repayment** — Describes the repayment options available to students as they prepare to enter the workforce.

Access resources

View any or all of the eleven conference session recordings when it is most convenient for you. Visit [TG Online](#) if you'd like to review and download other materials for this year's TG conference.

For TG's Bonita Peebles, helping students pursue their college dreams is the best kind of job

Enrolling in a college or university takes bravery: students often pull up stakes from a home they've known since childhood; many take on debt for the first time; and many more embark on the first leg of what they know to be a lengthy and complex journey before they start a career. Inspiring these students is one way of ensuring they complete that journey. In her work at TG, Bonita Peebles helps supply that critical inspiration along with a trove of information and resources on the financial aid process.

Peebles, TG's assistant director of pre-college success, works with colleagues across the company and with numerous organizations outside, coordinating about 140 or so financial aid-related events a year. Her objective is to promote college readiness among young adults across Texas. She does this partly by making presentations on college and financial aid at high schools, civic groups, faith-based venues, and other organizations.



Peebles works with a team of staff members called the TG Ambassadors, who volunteer their time after work and during weekends. Annually, TG Ambassadors connect with thousands of students and parents, supplying information on completing the Free Application for Federal Student Aid (FAFSA), guidance on the college admissions process, and encouragement

to apply. They also help manage the College Access and Affordability Telethon, broadcast to markets throughout Texas each February. The telethons reach out to key demographic groups, including Hispanics, raising awareness on the benefits of college and the availability of financial aid.

"It's really gratifying to answer questions from people from across the state," said Peebles. "We take calls from grandmothers and aunts and parents who want to encourage and help the students they know."

A perfect match

For Peebles, outreach work is a perfect fit for her life-long dedication to helping young adults realize their college ambitions. "Whether it's presenting to high school students and their parents, or coordinating College Night events, I feel I'm making a real difference," said Peebles.

Ask Peebles where she gets her enthusiasm and she offers a simple answer. Like many people in higher education and financial aid, she feels rewarded by the earnest act of helping others. The note of gratitude in a voice; the sense of relief from mothers and grandmothers and students given the right answers; the instant camaraderie during a helpful and reassuring conversation — these are familiar outcomes in Peebles's interactions with students and parents, and they're why many parents, sometimes even years later, will remember her or request her help again.

Combining expertise and enthusiasm

Peebles started at TG in 1986 as a part-time pre-claims counselor, the equivalent of today's default aversion counselor. There, she developed an approach to dealing with customers that has become her trademark.

"In Default Prevention, they teach you to treat borrowers as individuals," said Peebles. "It goes without saying, but I don't think you can emphasize it enough: Don't treat people as numbers. We all deserve respect."

Peebles's work in Default Prevention offered a thorough education in federal loan policy. It also prepared her for her next position several years later as a customer service specialist in TG's Customer Assistance (CUST) department. During her tenure in CUST, Peebles got a bird's eye view of all financial aid administration, not just the loan lifecycle. She also began working with a broader spectrum of customers, including students who aspired to a college degree.

During 13 years in CUST, Peebles became a cornerstone for the team, serving on a number of its key initiatives, including the Texas Financial Aid Information Center (TFAIC), which TG established in partnership with the Texas Higher Education Coordinating Board. "TFAIC really gave me insight into how schools worked with students," said Peebles.

For the last four years, Peebles has headed up the TG Ambassador Program, honing her financial aid expertise and her ability to develop an instant rapport with students and parents.

Keeping it in the family

Anyone who has worked with Peebles recognizes something abundantly clear in everything she does: she loves her job. This enthusiasm not only benefits customers — it's also served those closest to Peebles.

"The insight and knowledge that Bonita has gained over the years has been of tremendous help to virtually everyone she knows," said Richard Sapp, TG's director of pre-college success. "She's offered advice and information to friends at church, to co-workers, and especially to her immediate family."

In fact, Peebles's eldest child is attending Texas State University and recently landed a Work-Study position that involves reaching out to high school students about college.

Her youngest son, who is entering his senior year in high school, has also reaped some of the benefits of having a mom working in outreach. "Oh yes, he and I talk college all the time," said Peebles. "It's not a matter of when he'll go, but where he is in the application and financial aid processes."

Policy Resources

2011 *Common Manual* update now available

The 2011 annual update to the *Common Manual* is now available. This update includes all of the policies approved since July 1, 2010.

The *Electronic Common Manual* (ECM) has been posted to *TG Online*. The ECM is the basis for the *Integrated Common Manual* (ICM), which shows strikeouts and underlines to identify changes to the text that occur throughout the year. Program participants use the ECM until the first ICM is available near the end of September, when the Governing Board approves the first *Common Manual* policies for the new fiscal year. For the 2011-2012 production year, the ICM will be published in September, December, March, and April.

The e-Collection CD is also available upon request, and may be ordered through [TG Online](#). It includes the latest edition of the *Common Manual* and other resource documents related to student financial assistance (e.g., *Dear Colleague/Partner Letters*, common forms, federal regulations, etc.).

Download the 2011 update

To view and download the latest update, visit [TG Online](#).

News Briefs

The Chronicle of Higher Education's latest "Great Colleges to Work For" survey identifies 111 colleges and universities as "exceptional places to work." Some 44,000 workers from 310 institutions responded to the survey, ranking their employers in a variety of categories, from compensation and benefits to governance. Those institutions ranked highest tended to be places where respondents felt their work was valued and their probability of advancing and succeeding in their career was high. Read more about [the 2011 Chronicle survey](#). Note that some *Chronicle* content is available to subscribers only.



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