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Smart Solutions

Need a tool to identify the requirements of the Program Integrity final rules and to plan your implementation effort? TG offers a [Regulations Roadmap](#).

Industry Update

Missing gainful employment data? ED issues guidance on what to do

The gainful employment (GE) rules require a school to report to ED certain information about students who are enrolled in GE programs. Reporting for the award years 2006-07 through 2010-11 will occur this fall. If a school is unable to report all of the required data, it must submit to ED an explanation of the reason why the data is unavailable. On August 9, 2011, ED issued GE [electronic](#)

[announcement #18](#) to provide schools with more information about submitting this explanation. The announcement provides guidance as detailed below.

Deadline for providing explanations

A school must submit an explanation for missing or incomplete GE data to ED no later than October 1, 2011. The explanation must be submitted via email to GE-Missing-Data@ed.gov.

Circumstances requiring a school to submit an explanation about missing or incomplete GE data

A school must submit an explanation for missing or incomplete GE data in any of the following circumstances:

- The school has no GE programs.
- The GE program was not Title IV eligible for one or more of the applicable award years. A school is only required to report for award years when the educational program was Title IV eligible.
- The institution is a foreign school offering a GE program with fewer than 10 students for one or more of the applicable award years. This exception is not applicable to domestic schools.
- The school is not able to report for one or more of the applicable award years (2006-07 through 2010-11).
- The school is not able to report for one or more of its GE programs.
- The school is not able to report for one or more of the students who were enrolled in a GE program.
- The school is not able to report all of the required information for each student who was enrolled in a GE program for any of the applicable award years (2006-07 through 2010-11).
- Other circumstance prevented the school from meeting the GE reporting requirements by the established deadlines.

Email explanation format and content

Below is a list of information that must be included in the email:

- In the subject line, include the first six digits of the school's Office of Postsecondary Education Identifier (OPEID), followed by the school's name.

- Begin the body of the email by providing the name, phone number, and email address of the school's contact person, who can answer any questions about the school's explanation of missing or incomplete data.
- Provide the award year and the specific GE program identifiers (school's name of the GE program, the GE program's six-digit Classification of Instructional Program (CIP) code, and its two-digit credential level code), followed by an explanation of why the information will not be provided or will be incomplete.

The email explanation must **not** include attachments, student personal identifiable information, or questions that relate to policy or the technical aspects of reporting the data.

ED response to email

Upon receipt of the school's email, ED will provide an automated acknowledgement response. This response is not an approval of the explanation. ED will review the school's submission and follow up with the school's contact if questions arise and/or to provide an approval or denial of the explanation.

More resources

For more information about GE reporting requirements, view the [NSLDS Gainful Employment User Guide](#) online. You can also listen to a recording of ED's webinar, "Reporting GE Data to NSLDS."

For more information on GE rules, visit ED's [Gainful Employment Information page](#). TG provides additional guidance on the program integrity issues, including gainful employment, via its [Program Integrity Final Rules Web page](#). You can also contact TG's Customer Assistance team at (800) 845-6267, or send an email message to cust.assist@tgsic.org.

Closed school corner

The following table provides a list of newly reported school closures and corrections from the August 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
00347701	Aguinas College 4210 Harding Rd. Nashville, TN 37205-2086	N/A	07/27/2010

TG Report

TG policy panel considers 2-year college transfer barriers

On July 27, TG hosted a policy briefing on how to make the 2- to 4-year college transfer experience more successful for students. Transfer rates have been historically low at institutions across the U.S., including Texas. Many 2-year students encounter financial, academic, and cultural obstacles when they attempt to transfer, which complicates their transition and contributes to drop-out rates.

At the TG event, research and university experts from various organizations, including the Pell Institute, the National Institute for the Study of Transfer Students at the University of North Texas, and Community College Partnerships at the University of Texas System, offered their perspectives on how students can manage the transition.

To frame discussion, the panelists considered findings from the Pell Institute's "Bridging the Gaps to Success: Promising Practices for Promoting Transfer among Low-Income and First Generation Students," as well as other research.

The "Bridging the Gaps to Success" report highlights the work of six Texas community colleges that have been effective in transferring students. In particular, the report describes how these schools promote a campus culture that engages students and prepares them for the academic rigors of a 4-year institution.

Panelists discussed these strategies, but also focused on how state policy could support the transfer process within Texas.

"Texas and the nation as a whole are concerned with college completion rates," said Jacob Fraire, TG vice president of Student and Institutional Success. "Policy briefings like these offer a good start to a wider discussion on supporting our 2-year students in their higher education endeavors."

To learn more

View a [recording of the TG panel discussion](#).

This week's TG webinar demystifies the program review process

Program reviews are one check in ED's process for ensuring accountability among Title IV institutions. If you have questions about how program reviews are performed, you'll get answers from TG's in-house experts at this week's webinar offered Thursday, August 18, from 10 a.m.-11 a.m. and 3 p.m.-4 p.m. Central Time. You'll also learn about common program review findings and discuss how to

avoid them. In addition, the session will highlight compliance resources that can help reduce the risk of a finding.

For all its webinars TG provides presentation materials that can be downloaded, viewed, or printed. Time for Q&As will follow the presentation portion of each session. Recordings of webinars are posted in [an online archive](#) within a day or two of the broadcast, so that you can view webinars at your convenience.

To register

Register for the [Program Review Success webinar online](#). Click the session link to begin the registration process. Schedules for additional webinars and trainings are published regularly and announced in *Shoptalk*.

Borrower focus: Four habits of an effective credit card user

According to figures from the Project on Student Debt, more than 70 percent of college students use a credit card by the time they graduate, adding an average \$2,000 to their cumulative debt.

Like most consumers, students can find credit cards to be tempting in a pinch; unfortunately, occasional use can quickly turn into habit. Luckily, you can help your students mitigate temptation and set a pattern of smart credit card use. In so doing, you help safeguard their financial future and promote smart money management.

Consider offering the following general guidelines to new and returning students.

- **Understand credit card terms.** Variable interest rates, annual percentage rates, capitalization, and principal — the technical terminology that describes the use and process of credit cards — requires some education. Make sure students understand the terms used on credit card statements before they make any major purchases. Demystifying details like these can help empower students to become more responsible consumers.
- **Beware of fees.** Charges for various transactions can show up on statements in the form of various fees, which often mean little to a novice credit card user. Credit card companies may charge fees for late payments, cash advances, balance transfers, set-up of service, or item returns. Knowing what these fees mean can save students money and help them avoid over-spending. Students should also look for cards that also do not charge an annual fee.
- **Shop around for the best interest rates.** Credit card companies offer varied interest rates depending on the applicant's credit history and a variety of other factors. Marketing sometimes feeds into this, with companies "bidding" for potential users by offering better terms at various times. Students should take

advantage of the glut of availability and consider their offers carefully in terms of annual percentage rates and credit limits.

- **Set a pattern of payment.** Before getting a card, students should have established a payment method to help manage and minimize outstanding balances. Paying back more than the minimum, using credit only in emergencies, and keeping track of purchases to understand any trends in use are all examples of responsible consumer behavior that should make it easier to manage credit cards.

Learn more about the TG Financial Literacy Program

The TG Financial Literacy Program consists of ten 15-minute presentations with accompanying activities, workbooks, and speaker's scripts. Modules cover a range of topics, from managing credit and establishing a spending plan. Illustrations, content, and format for each module are tailored to appeal to students from high school through college.

Participants at TG's Train-the-Trainer workshops will receive workbooks that contain glossaries, FAQs, suggested resources for further study, and information on key concepts. 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.

One way to build strong rapport with students? A good website

If you're responsible for content on your school's financial aid Web pages, consider how you can make the site even more of a versatile, effective tool for your customers. You'll find that with the right combination of features and functions you can anticipate student questions and potentially reduce the administrative work your office handles.

Here are a few ideas for content. If you don't have the resources to add these elements to your current financial aid pages, keep in mind that TG offers several of them through its award-winning *Adventures In Education (AIE™)* website. AIE, TG's public-service website, helps students and families prepare and pay for college as well as explore career options.

- **Self-serve forms center:** Stock your website electronically with federal applications and forms that help you explain the financial aid process, Work-Study, student job placement, and college and career success. As much as possible, make information that's available in hardcopy format also available electronically. You'll cut time for students searching for information and perhaps save them a trip to the financial aid office.

- **Comprehensive financial aid calendar:** Month by month, keep your students on track filling out the Free Application for Federal Student Aid (FAFSA), applying for scholarships, or planning for qualifying tests like the SAT or Graduate Record Exam (GRE). Compile a calendar that details the deadlines for paperwork and that offers a timeline for planning and preparing for the student loan process each year.
- **Sample budget worksheets:** If they just graduated from high school, your freshmen probably have little experience balancing a checkbook or computing their monthly expenses. Give them a template budget to follow in the form of costs they can expect. A blank worksheet budget will help them anticipate their annual cost-of-living requirements and provide a handy tool for establishing sound fiscal management.
- **Calculators:** More colleges are offering online calculators to help students project monthly loan payments once they graduate; gauge the EFC or estimated family contribution that parents can make; or determine what students will take home in pay given a certain salary level. Calculators are great for finding out whether a chosen career field offers a reasonable wage for handling expected student loans.
- **Feedback conduit:** Offer your students a way to rate or provide an opinion about your site or about the services you provide. You'll get useful information on how they use your site and how best to give them the information they want.

For more help

AIE offers students and their families a well-designed website on college and career planning. If you have questions or need more information about the site's content, contact TG's communications team at (800) 252-9743, ext. 4588, or send an e-mail message to communications@tgscl.org.

News Briefs

Surveys offer a good way for gathering hard data on how students feel about campus services, not to mention coursework and campus culture. However, students tend to be an over-surveyed demographic, and so response rates hover on the low side, according to many college officials. To boost rates, schools are borrowing a page from marketers and offering incentives, including coupons to local retailers, a chance to win high-dollar electronics, and even money. Some schools are turning survey results into a sort of "We asked, you said" PR initiative in order to show that student opinion matters. For example, schools may canvas students regarding how they feel about campus food or services at the local student union. Changes resulting from feedback then get promoted in a communications campaign. Read this *Chronicle of Higher Education* article to find out how to make

the [student survey process more effective](#). Note that some content in the *Chronicle* is available to subscribers only.



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

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