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### Smart Solutions

Hundreds of thousands of students are moving or preparing to move to campus in the next week or so. TG's *Adventures In Education* (AIE™) "Relocation Guide" offers tips on how to streamline that process, saving students money and reducing stress.

## TG Report

### Get trained to educate your students in solving debt problems, saving, and investing

As higher education enrollment continues to climb, so does borrowing for college. Given the tough economy, how well students manage their money has never been more important. You can educate your students in the fundamentals of money management with the help of the TG Financial Literacy Program, a set of 10 mini-modules that explores everything from establishing a spending plan to employee compensation.

This September, TG offers Train-the-Trainer webinars on two of the program's mini-modules: "Solving Debt Problems: Strategies and Solutions" and "Saving and

Investing: Risks and Returns.” Attendees who complete the webinars are provided with all materials necessary to present TG’s mini-modules to students, including the trainer guide, presentation with speaker script, workbook, student evaluation forms, and any related games or activities. TG accepts orders for materials only from individuals who have “graduated” from a Train-the-Trainer session.

Webinars for these mini-modules will be presented on Thursday, September 8, from 10 a.m.-11:30 a.m. Central Time, and then again on Thursday, September 22, from 10 a.m.-11:30 a.m. Central Time. Here’s a closer look at the content of each module.

- **Solving Debt Problems: Strategies and Solutions:** Learn what steps borrowers can take to get out of financial trouble. This module specifically discusses using a cash flow analysis and a balance sheet, symptoms and causes of debt problems, and how to be a smart consumer of professional credit and financial counseling services.
- **Saving and Investing: Risks and Returns:** Find out how money can grow over time. The module defines yield, risk, diversification, and other fundamental concepts as they apply to understanding and selecting savings and investment vehicles.

### To register

For more details and [to register for these webinars](#), visit *TG Online*. You can also browse [a complete list of TG Financial Literacy Program mini-modules](#).

## Add to your Spanish language resources with TG publications and online tools

Hispanics comprise the fastest growing population in the U.S., and Spanish-speaking students are enrolling in college in higher numbers. According to U.S. Census figures, about 2.2 million Hispanic students entered higher education in 2008, or about 12 percent of total enrollment; a similar percentage is expected for fall 2011. TG provides a suite of resources designed to encourage potential Hispanic college students and to ease their path to a higher education. Consider adding these tools and services to your store of Spanish-language resources for students.

### Website connections

[TG Online's Spanish Resources page](#) itemizes links to an assortment of websites and college planning services. The Web page also promotes uniform language usage in the industry and provides access to Spanish-language public information materials.

TG's [Adventures In Education](#) website supplies middle- and high-school students information in Spanish about all aspects of choosing a career and obtaining a higher education.

### **Print help**

A large portion of TG's college access brochures, postcards, and pamphlets are produced in English and Spanish to help you reach a broader audience of students. One such publication, *College: The Next Step*, offers a practical guide for students who will be the first in their family to attend college; another, *Facing Your Future*, explores ways that high school students can prepare for college.

### **Online translator**

A great tool for bridging the language barrier is the [English-Spanish Glossary](#). The glossary, which contains translations of standard terms relating to higher education, is designed to promote greater consistency in the vocabulary used in Spanish-language materials about higher education.

### **Learn more**

Spanish-language materials can be ordered online by visiting [TG's Online Ordering page](#) on *TG Online*.

## **TG offers the TG Learning Center in place of the Positive+Balance Community<sup>SM</sup>**

By the end of September, TG will retire the Positive+Balance Community<sup>SM</sup>, a social media resource for financial literacy professionals and school administrators. In its place, TG offers the TG Learning Center, an online learning environment in which students can complete mini-modules of the TG Financial Literacy Program and administrators can track and manage use of the mini-modules.

The TG Learning Center offers a kinetic learning experience that uses sound, motion graphics, and point-and-click interaction to teach students a range of financial literacy concepts, from managing credit to distinguishing needs from wants. For schools, the TG Learning Center provides a flexible way to manage the student learning environment and track completed workshops. Schools can select mini-modules according to student need as well as combine mini-modules with in-person presentations.

Other TG Learning Center features include:

- Easy setup
- Extensive reporting capabilities
- Online activities and quizzes

## **To transition from the Positive+Balance Community**

Members of the Positive+Balance Community do not have to unsubscribe from the service to use the TG Learning Center. To explore the many ways that the TG Learning Center can support your financial literacy training, and [to begin using this new service](#), visit *TG Online*.

## **TG-supported Rhode Island program turns college goal into a higher education crusade**

Attention, pure and simple, may be a critical factor in determining whether a student goes to college, at least according to some studies. Research indicates that if a student feels connected to, and supported by, at least one adult mentor in high school, that student will be more likely to apply for and graduate with a higher education degree. The College Crusade of Rhode Island, a nonprofit organization that promotes higher education to the state's low-income, urban high school students, makes mentoring the cornerstone of its outreach program, called RI GEAR UP. TG supports the initiative with an award from the TG Public Benefit Grant Program.

Historically, Rhode Island high schools have struggled to prepare students for higher education and today's workforce. Just 61 percent of students in the state's urban districts graduate from high school on time, and only 31 percent of students entering ninth grade are enrolled in a higher education program four years later. To boost college enrollment rates, RI GEAR UP targets 32 of the lowest income districts with a set of college preparation services and a team of advisors who work one-on-one with students, shoring up their academic skills and preparing them psychologically to take on the college challenge.

"We offer a holistic outreach program," said Bob Oberg, RI GEAR UP program administrator. "We build a relationship with each student that starts with sixth grade and continues right through senior year of high school. That relationship is designed to help students in multiple ways — study skills, career exploration, college application completion, and even psychological counseling, to some extent."

RI GEAR UP offers a complement of services tailored to the needs of middle and high school students. A summer workshop helps middle school students hone their problem-solving, goal-setting, and decision-making skills. A literacy program promotes reading on a variety of topics. A college test preparation workshop for high school juniors focuses on critical verbal and math skills. School advisors connect students to each of these services and generally serve as advocates as well as mentors for students.

"Our advisors are trained to go to bat for students when they need that extra support," said Oberg. "That means advisors will serve as intermediaries in

conversations with teachers and high school counselors, or even promote a better rapport between parents and students.”

Oberg notes that a significant number of the program’s advisors are college graduates who themselves were mentored through the RI GEAR UP program years before.

“Students really appreciate seeing these individuals who have gotten through the system, graduated, and done something meaningful with their lives,” said Oberg. “These advisors are role models in effect and a living testimony to the benefits of a college education. In a personal way, they understand their mentees for having grown up in the same city, sometimes in the same neighborhoods. That personal identification really cements the bond and makes for strong working relationships that motivate students to go to college themselves.”

### **To learn more**

Please visit *TG Online* to learn more about the [TG Public Benefit Grant Program](#). The TG 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.

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## **News Briefs**

If you’re looking for perspective on what “Back to school” means for this fall’s education-seekers (kindergarten through graduate school), you’ll find a trove of facts on numbers, cost, technology use, and more through the U.S. Census Bureau’s *Facts for Features*. College enrollment continues to climb, with this fall’s attendance projected to top 19 million students. Some 16 percent of those pursuing a higher education degree full time are 35 years or older. However, this age group makes up 37 percent of the total part-time student population. About 4,400 higher education institutions operate in the U.S., and their tuition costs are on the rise: a little above \$15,000 for an academic year at a public, 4-year school, and \$40,000 at the equivalent private institution. However, earning potential with a degree continues to outstrip what workers could draw without a degree: average salary for an individual with a bachelor’s is just above \$58,000, but for someone with a high school diploma, it’s only about \$31,000.



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