

The Greentree Gazette

STUDENT LOAN BUYING GUIDE

S E P T E M B E R 2 0 0 4

Student loan market update

***PLUS loans versus private loans.
Why the growth differential?***

by Paul Sheldon

Private loans

***229 products from 64 lenders. With
applicant requirements, credit
requirements, origination fees,
interest rates.***

Private loans

***Products available in 24 areas
of study.***

Noteworthy loan products

***Special mention to 79 noteworthy
Stafford, PLUS, and private loan
offerings. They are listed and
described with helpful tips and
comments from FAAs and lenders.***

Market beaters

***Significant volume increases, student
loans of all types.***

STUDENT LOAN BUYING GUIDE

STUDENT LOAN MARKET UPDATE

PLUS loans versus private loans

Why the growth differential?

BY PAUL SHELDON

P LUS loans have long been thought of as the primary source of extra borrowing capacity when Stafford loan limits are not enough. Since PLUS will finance the total cost of attendance, many believed FFEL, with its Stafford and PLUS offerings, would supply all the borrowed money needed to attend college.

However, non-FFEL "private" loans have become a major source of borrowed funds for students and parents, and their growth provides food for thought.

PLUS loan facts

PLUS stands for Parent Loans for Undergraduate Students. Repayment begins within 60 days of the first disbursement, but many lenders are allowing annual deferments for as many as four years while the student is in school. The maximum loan amount is a formula: the cost of education

minus other financial aid received. While there is a credit-check involved, the PLUS application/approval process is extremely quick and efficient. Many borrowers are often surprised how easily they can borrow \$20,000 or more.

The parent borrower's interest rate is also a formula, and it is reset once each year. Add the late-May Treasury Bill rate (the basis) to a legislated add-on (the spread), and voila! At least two people in the U.S. know how it works. For the rest of us, the 2004-05 PLUS loan interest rate is 4.17%.

Meanwhile, the total PLUS interest received by a lender is subsidized. The subsidy goes by the moniker 'special allowance,' and it involves yet another formula. The purpose of the special allowance is to make sure that the total interest the lender receives is at least equal to the commercial paper rate (basis) plus 2.64% (spread).

Private loan facts

Among the array of private loans are loans for students (sometimes with co-signers) and loans for parents. Often, like PLUS, the maximum that may be borrowed is limited by the cost of education. However, new features are emerging that allow borrowers to finance prior expenses and even consolidate prior private loans. Repayment often begins after graduation. Like PLUS loans, the ease of borrowing is surprising, except perhaps for borrowers (and co-signers) with no credit history or marginal credit history.

A private loan's interest rate may be fixed or variable. Most are variable, and they are formulaic as well—a basis plus a spread. The two popular private loan variable interest rate bases are 1) the prime rate, and 2)

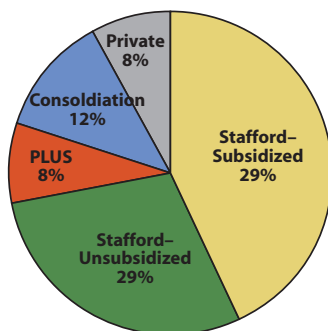
Growth rate

	'98-'03	'03-'08E
Stafford	11.1%	8.0%
PLUS	15.6%	8.0%
Consolidation	60.3%	2.6%
Private	26.7%	25.0%

Source: U.S. Dept of Education, The College Board and Citigroup estimates.

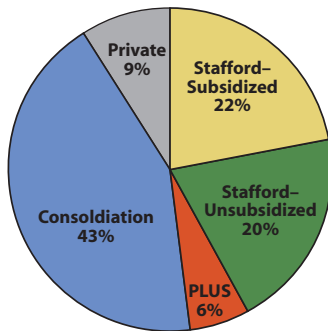
Student loan mix continues to evolve

1998



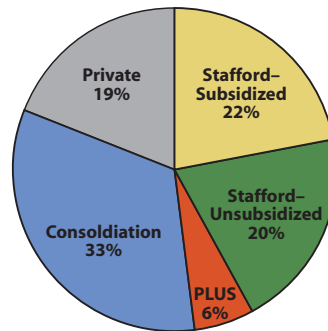
Total Volume = \$26.6 billion

2003



Total Volume = \$81.8 billion

2008E



Total Volume = \$120.4 billion

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LIBOR (London Interbank Offering Rate). The resulting interest rates float up or down weekly or monthly as interest rates change.

Why are families choosing private loans?

Is it interest rates? A typical private loan interest rate is 5.10%, though a growing number can be found right now in the 3.77% — 4.85% range. Today's PLUS loan rate is 4.17% and with a borrower benefit or two, it might be as low as 3.17%. So, from a cost-to-borrower standpoint, PLUS maintains a slim edge on price.

From the lender's perspective, the PLUS loan yields approximately .75 percent less money than a private loan. However, a PLUS loan is, practically speaking, fully guaranteed by the federal government. Though some guarantees have arisen among private loans, they are not viewed as gilt-edged or as familiar as the government's.

Many think that the primary reason PLUS loans are not growing like private loans is a growing reluctance of parents to borrow on behalf of their children. Many parents who may even be willing to co-sign their child's note don't want to be the borrower. Further, financial aid administrators are clearly geared up to deal with students, and they too may be less tied to the concept of parent borrowing.

An operational issue may also contribute to the PLUS reluctance. Delaying repayment until graduation, though often possible, requires overt action on the part of the borrower.

Legislation speed vs. marketing speed

The impediments to PLUS loan popularity can be traced to the intransigence of the federal program and the difficulty of executing change. Compare this to the lightning-fast adaptation of private lenders to the desires of FAAs

and borrowers, and you begin to see why one market appears to be overtaking the other.

Marketing may make even more of a difference. Many major lenders offer private loans as a tool to get companion Stafford loans. Consequently, many lenders make sure to have aggressive private loan terms, and they sell them to financial aid administrators with vigor. Though most lenders agree that a PLUS loan is usually more valuable than a Stafford loan because of size and interest rate differentials, PLUS loans are often sold directly to borrowers. Lenders who concentrate their marketing efforts on the financial aid office channel may simply be missing a PLUS opportunity.

Future loan mix

Private loans could easily become more important for financing higher education. Private borrowing was nearly inconsequential in the 1980's. By 1998 the picture had changed dramatically. Private borrowing continues to grow faster than the other market offerings. Given the right market conditions, it's possible that private financing may actually surpass subsidized Stafford loan volume by the end of this decade.

As more is learned about default and delinquency rates, and as technology develops even more efficient origination and servicing methods, it is possible that private loans may become the product of choice for borrowers and lenders alike. Might such a circumstance enable the federal programs to provide loans to persons that are not being fully satisfied by the marketplace? ■



PAUL B. SHELDON is managing director of the Education Finance Group at Citigroup's Investment Bank.

Missing Something?



(Your loan products?)

We'd like to include you in our Student Loan Buying Guide.

Your company.
Your FFEL products.
Your private loan products.
Your special services.
And more.

Listing is free. And it's easy.

E-mail us

BuyingGuide@greentreegazette.com
or call 561.630.4300

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Many interest rates are variable. All fees and interest rates were reported August 2004, and are subject to change without notice. A **credit-ready** borrower's credit report indicates no negative history, and may have no history at all. A **credit-worthy** borrower's credit report indicates good credit relationships and payment performance sufficient to issue a student loan. Additional factors, such as income, may be involved in a lender's fees or interest rate.

Lender	Product name	School limitations	Attendance level
A+ Funds	800.665.6750 www.aplusfunds.com		
★★★★★	A+Funds Private Loan	Z	At least half-time
Academic Finance Corporation	877.232.4322 www.academicfinancing.com		
	Campus Door by AFC	CD	At least half-time
Academic Funding Group	877.740.9334 www.AcademicFundingGroup.com		
	AFG Loan	Z	Not considered
	AFGpathway	Z	Not considered
Academic Management Services	800.775.2275 www.TuitionPay.com		
	LAWLOANS Bar Study Loan	ABA	Not considered
	LAWLOANS Private Loan	ABA	At least half-time
★★★★★	MBA LOANS Private Loan		Not considered
	Signature Student Loan		At least half-time
Access Group	800.227.2151 www.accessgroup.org		
★★★★★	Bar Examination Loan	ABA	At least half-time
★★★★★	Business Access Loan		At least half-time
	Comprehensive Access Loan	Z	Not considered
★★★★★	Dental Access Loan		At least half-time
★★★★★	Dental Residency/Board Exam Loan		At least half-time
★★★★★	Graduate Access Loan		At least half-time
★★★★★	Health Access Loan		At least half-time
★★★★★	Law Access Loan	ABA	At least half-time
★★★★★	Medical Access Loan		At least half-time
★★★★★	Medical Residency Loan		At least half-time
	Sponsored Access Loan	Z	At least half-time
ALL Student Loan Corporation	888.330.9955 www.allstudentloan.org		
	Campus Door	CD	At least half-time
ASAP/Union Bank & Trust	877.272.7828 www.asapubt.com		
★★★★★	CASL Private Loan	N	At least half-time
	Nelnet Private Loan	T	At least half-time
Assn of American Medical Colleges	800.233.7575 www.aamc.org/MEDLOANS		
	MEDEX Residency/Relocation Loan	AAMC	Not considered
	MEDLOANS ALP	AAMC, Z	At least half-time
Bank of America	800.344.8382 www.bankofamerica.com/studentbanking		
	Bank of America Bar Study Loan	T	Not considered
★★★★★	Bank of America GATE Dental	T	At least half-time
★★★★★	Bank of America GATE Graduate Loan	T	At least half-time
★★★★★	Bank of America GATE Law Loan	T	At least half-time
★★★★★	Bank of America GATE MBA Loan	T	At least half-time
	Bank of America GATE Undergraduate Loan	T	At least half-time
★★★★★	Bank of America Maximizer Loan for Medical Student	T	At least half-time
	Bank of America Maximizer Loan for Residency	IV, T	Not considered

★★★★★ For more information on the noteworthy products with gold stars, see pages 104–111.

Academic level						Credit-ready borrowers			Credit-worthy borrowers		
Not considered	Under-graduate	Second Under-graduate	Graduate	Post-graduate	Other	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)
	✓		✓	✓		Yes	0.00	4.48	Yes	0.00	4.48
	✓	✓	✓	✓	✓				Yes	0.00	5.25
	✓	✓	✓	✓	✓	Yes	4.00	3.65	Yes	0.00	3.65
	✓				✓	Yes	8.00	7.00	Yes	4.00	6.00
			✓	✓					Yes	11.50	6.25
			✓						Yes	0.00	5.25
			✓						Yes	0.00	3.75
	✓	✓	✓						Yes	0.00	4.75
			✓	✓		Yes	0.00	3.77	Yes	0.00	3.77
			✓			Yes	0.00	3.77	Yes	0.00	3.77
	✓	✓	✓	✓		Yes	0.00	3.77	Yes	0.00	3.77
			✓			Yes	0.00	3.77	Yes	0.00	3.77
			✓	✓		Yes	0.00	3.77	Yes	0.00	3.77
			✓			Yes	0.00	3.77	Yes	0.00	3.77
			✓			Yes	0.00	3.77	Yes	0.00	3.77
			✓	✓		Yes	0.00	3.77	Yes	0.00	3.77
	✓	✓	✓			Yes	0.00	3.77	Yes	0.00	3.77
	✓	✓	✓	✓		Yes	0.00	4.75	Yes	0.00	4.75
	✓	✓	✓	✓		Yes	0.00	3.85	Yes	0.00	3.85
	✓	✓	✓	✓		Yes	3.00	5.35	Yes	3.00	5.35
			✓			Yes	0.00		Yes	0.00	
			✓			Yes	0.00		Yes	0.00	
			✓	✓		Yes	8.00	3.85	Yes	8.00	3.85
			✓	✓		Yes	0.00	3.85	Yes	0.00	3.85
			✓	✓		Yes	7.00	2.10	Yes	7.00	2.10
			✓	✓		Yes	7.00	2.10	Yes	7.00	2.10
			✓	✓		Yes	0.00	3.85	Yes	0.00	3.85
	✓	✓							Yes	0.00	3.85
			✓	✓		Yes	0.00	3.85	Yes	0.00	3.85
				✓	✓	Yes	6.00	3.85	Yes	6.00	3.85

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Lender	Product name	School limitations	Attendance level
Bank One	888.222.5919 www.StudentLoanNet.com, educationone.com		
	Education One-Continuing Education Loan	Z	Part-time only
	Education One-Graduate/Professional Education Loan	Z	At least half-time
	Education One-Undergraduate/Career Education Loan	Z	At least half-time
	LAWLOANS	Z	At least half-time
	LAWLOANS Bar Study Loan	Z	At least half-time
	MBA LOANS	Z	At least half-time
	MEDEX	AAMC	At least half-time
	MEDLOANS Alternative Loan	AAMC	At least half-time
	Signature Student Loan	Z	At least half-time
BorrowSmart-Trust.com	888.248.0003 www.borrowsmart-trust.com		
	The BorrowSmart CollegeBound Loan		
Campus Door	800.786.0002 www.campusdoor.com		
	Campus Door Graduate Loan	CD	At least half-time
	Campus Door Sponsor Loan	CD	At least half-time
	Campus Door Undergraduate Loan	CD	At least half-time
Chase	800.228.7605 www.ChaseStudentLoans.com		
	Chase Extra	T	Not considered
	LAW LOANS Bar Study Loan	ABA	At least half-time
	LAW LOANS Law Student Loan	ABA	At least half-time
	MBA LOANS Business Education Loan		Not considered
	Signature Student Loan		At least half-time
Chela Education Financing	866.78.CHELA www.chelastudentloans.org		
	Academic Edge		At least half-time
	Chela School-Certified Loan		At least half-time
Citibank	800.846.1290 www.studentloan.com		
	CitiAssist Graduate		
	CitiAssist Health Professions		
	CitiAssist Health Professions Residency		
	CitiAssist Undergraduate		
COLLEDGE Loans	866.4COLLEDGE www.colledgeloads.com		
	EDGEducation Loans	T	At least half-time
College Board/College Credit	888.272.4665 loans.collegeboard.com		
★★★★★	Signature Student Loan		At least half-time
College Loan Corporation	888.972.6314 www.collegeloan.com		
	CLC Suite of Alternative Financing Options	Z	
Collegiate Funding Services	866.922.9965 www.cfscampusloans.com		
	CFS Campus Door Graduate Private Education Loan	CD	At least half-time
	CFS Campus Door Sponsor Private Education Loan	CD	At least half-time
	CFS Campus Door Undergraduate Private Education Lo	CD	At least half-time
	CFS Certified Graduate Private Education Loan	T	At least half-time
	CFS Certified Undergraduate Private Education Loan	T	At least half-time
	CFS Non-certified Continuing Education Loan	T	Part-time only

★★★★★ For more information on the noteworthy products with gold stars, see pages 104–111.

Academic level						Credit-ready borrowers			Credit-worthy borrowers		
Not considered	Under-graduate	Second Under-graduate	Graduate	Post-graduate	Other	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)
	✓	✓	✓	✓	✓						
			✓	✓	✓						
	✓	✓			✓						
			✓	✓							
			✓	✓							
			✓	✓							
			✓	✓							
	✓	✓	✓	✓							
	✓		✓	✓							
✓											
✓											
✓											
	✓	✓	✓	✓	✓	Yes			Yes		
			✓								
			✓								
	✓	✓	✓								
	✓	✓	✓	✓							
			✓	✓							
			✓	✓							
	✓	✓									
	✓		✓	✓	✓	Yes					
	✓	✓	✓			Yes	0.00	4.25			
	✓		✓	✓							
			✓	✓	✓				Yes	0.00	5.25
	✓	✓	✓	✓	✓				Yes	0.00	5.25
	✓	✓		✓	✓				Yes	0.00	5.25
			✓	✓					Yes	8.50	4.45
	✓	✓			✓				Yes	3.00	5.35
	✓	✓	✓	✓	✓				Yes	9.50	6.25

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Lender	Product name	School limitations	Attendance level
Collegiate Funding Services (cont.)	866.922.9965 www.cfscampusloans.com		
	CFS Non-certified Graduate Private Education Loan	T	At least half-time
	CFS Non-certified Undergraduate Private Education	T	At least half-time
	CFS Private Consolidation Loan		
Comerica Bank	800.347.3475 www.comerica.com		
	EDGEducation Loans	T	At least half-time
Connecticut Higher Ed Supp Loan Authority	860.236.1400 www.chesla.org		
	CT Family Ed Loan		At least half-time
Connecticut Student Loan Foundation	800.237.9721 442 www.cslf.com		
	First Rate Solutions	IV	Not considered
Edamerica	888.337.6884 www.edamerica.net		
★★★★★	Edamerica Private Loan	IV, Z	Not considered
Edfinancial	888.337.6884 www.edfinancial.com		
	Edfinancial Private Loan	T	At least half-time
Educaid, Wachovia's Educ Finance Division	800.347.7667 www.educaid.com		
★★★★★	Wachovia's Educaid Select Loan	Z	At least half-time
★★★★★	Educaid ISLP Loan for US students abroad	Z	At least half-time
★★★★★	TERI Continuing Education	T	Not considered
★★★★★	TERI Graduate Loan	T	At least half-time
	TERI Health Professional	T	At least half-time
★★★★★	TERI Undergraduate	T	At least half-time
Education Solutions	877.272.7828 www.ed-solutions.net		
★★★★★	CASL Private Loan	N	At least half-time
Educational Funding Services Inc	800.753.1437 www.efsi.net		
	HELP Select Education Loans	T	At least half-time
First Federal Capital Bank	800.657.4636 4530 www.firstfed.com		
	A+ Supplemental Loan	R	
Fleet Bank	888.322.6688 www.fleeteducation.com		
	Canadian Higher Education CANHELP	T	
	Continuing Education Loan	T	Not considered
	DUAL - Degreed Undergrad Alternative Loan		At least half-time
	International Student Loan		
	MedChoice Loan	T	At least half-time
	PEP Professional Education Plan	T	At least half-time
	Undergraduate Loan	T	At least half-time
HSBC Bank USA, N.A.	800.983.2790 www.us.hsbc.com/personal/student		
	HSBC Continuing Education Loan	T	Part-time only
	HSBC Graduate Loan	T	At least half-time
	HSBC Health Professions Loan	T	At least half-time
★★★★★	HSBC Undergraduate Loan	T	At least half-time

★★★★★ For more information on the noteworthy products with gold stars, see pages 104–111.

Academic level						Credit-ready borrowers			Credit-worthy borrowers		
Not considered	Under-graduate	Second Under-graduate	Graduate	Post-graduate	Other	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)
			✓	✓					Yes	9.50	5.95
	✓	✓			✓				Yes	8.00	5.95
									Yes	1.00	5.25
	✓		✓	✓	✓						
	✓	✓	✓	✓							
	✓	✓	✓	✓	✓				Yes		
	✓	✓	✓	✓	✓	Yes	0.00	4.00	Yes	0.00	4.00
	✓	✓	✓			Yes	8.00	4.60	Yes	9.50	4.05
	✓	✓	✓	✓	✓	Yes	0.00	4.25	Yes	0.00	4.25
	✓	✓	✓	✓	✓	Yes	5.00	4.25	Yes	5.00	4.25
	✓	✓	✓	✓	✓	Yes	0.00	3.99	Yes	0.00	3.99
			✓	✓		Yes	8.00	5.06	Yes	0.00	3.98
			✓	✓	✓	Yes	0.00	4.63	Yes	0.00	4.15
	✓	✓				Yes	0.00	3.91	Yes	0.00	3.91
	✓	✓	✓	✓		Yes	0.00	3.85	Yes	0.00	3.85
	✓		✓								
	✓	✓	✓	✓							
✓	✓		✓			Yes	11.00		Yes	6.00	
									Yes	6.50	
		✓				Yes	6.50		Yes	6.50	
	✓		✓			Yes	11.00		Yes	6.50	
	✓		✓		✓	Yes	9.00		Yes	6.00	
			✓			Yes	11.00		Yes	6.50	
	✓								Yes	5.00	
	✓	✓	✓	✓					Yes	6.50	4.75
			✓			Yes	7.00	5.05	Yes	0.00	5.05
	✓		✓			Yes	9.00	4.85	Yes	6.00	4.60
	✓								Yes	0.00	4.75

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Lender	Product name	School limitations	Attendance level
Illinois Designated Acct Purchase Program	800.961.IDAP www.idapp.com		
	IDEAL	Z	At least half-time
	IDEAL for Health Professions	Z	At least half-time
Iowa Student Loan Liquidity Corp	800.243.7552 www.studentloan.org		
	Canadian Partner Loan	R	At least half-time
	ISL Health Degree Loan		At least half-time
	ISL Parent Partnership	R	At least half-time
	ISL Partnership	R	At least half-time
	ISL Partnership Law Loan	R	At least half-time
	Scholars Advantage		At least half-time
Key Bank	800.540.1855 www.key.com/educate		
	AchieverLoan		At least half-time
★★★★★	Alternative DEALs Best BET		At least half-time
★★★★★	Key Alternative Loan	IV	At least half-time
	Key CareerLoan		Not considered
★★★★★	Key Education Consolidation Loan		Not considered
★★★★★	LawAchiever BarLoan	ABA	At least half-time
★★★★★	LawAchiever Loan	ABA	At least half-time
★★★★★	MedAchiever Loan		At least half-time
★★★★★	MedAchiever RES Travel & Relo		
Maine Educational Loan Authority	800.922.6352 www.mela.net		
	The Maine Loan		At least half-time
★★★★★	The Maine Medical Loan		At least half-time
Medfunds	800.665.1016 www.medfunds.com		
	Medfunds Private Loan		At least half-time
	Medfunds Residency Relocation		At least half-time
MEGA Life & Health Ins. Co.	800.221.1012 www.thecfld.com		
	College First Loan	IV,T	
Michigan Higher Ed Student Loan Authority	866.551.8070 www.Michigan.gov/mistudentaid		
	Credit Ready MI-LOAN	Z	Not considered
	Creditworthy MI-LOAN	R,Z	Not considered
Mid-West Ntl Life Insurance Co/Tennessee	800.221.1012 www.thecfld.com		
	College First Loan	IV,T	At least half-time
Minnesota Higher Ed Services Office	800.657.3866 www.selfloan.org		
	SELF III	Z	
MOHELA	800.666.4352 3200 www.mohela.com		
	EDCASH	M	Not considered
	GRADCASH	M	Not considered
	LAWCASH	M	At least half-time
	MEDCASH	M	Full-time
	MEDCASH+	M	Not considered

★★★★★ For more information on the noteworthy products with gold stars, see pages 104–111.

Academic level						Credit-ready borrowers			Credit-worthy borrowers		
Not considered	Under-graduate	Second Under-graduate	Graduate	Post-graduate	Other	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)
	✓		✓			Yes	5.00	4.63	Yes	5.00	4.63
			✓			Yes	5.00	3.88	Yes	5.00	3.88
	✓	✓	✓	✓		Yes	11.00		Yes	11.00	
	✓	✓	✓	✓		Yes	7.00		Yes	5.00	
	✓	✓	✓	✓					Yes	1.00	
			✓	✓		Yes	0.00		Yes	0.00	
			✓			Yes	9.00				
	✓	✓	✓	✓		Yes	8.00		Yes	5.00	
	✓	✓	✓						Yes	2.00	3.85
			✓	✓					Yes	0.00	2.65
	✓	✓	✓						Yes	0.00	3.30
	✓	✓	✓						Yes	2.00	4.50
✓			✓	✓					Yes	0.50	3.15
			✓						Yes	0.00	2.65
			✓						Yes	0.00	3.10
			✓						Yes	0.00	2.65
				✓					Yes	0.00	2.65
	✓		✓	✓	✓				Yes	0.00	4.85
			✓	✓	✓	Yes	0.00	3.07	Yes	0.00	3.07
	✓	✓	✓	✓		Yes	0.00	4.48	Yes	0.00	4.48
				✓		Yes	0.00	4.48	Yes	0.00	4.48
	✓	✓	✓	✓							
	✓	✓	✓	✓		Yes	4.00	6.95	Yes		
	✓	✓	✓	✓					Yes	3.50	2.97
	✓	✓	✓	✓							
	✓	✓	✓	✓	✓						
	✓		✓								
			✓	✓							
			✓	✓							
			✓	✓							
			✓	✓							

**STUDENT LOAN
BUYING
GUIDE****PRIVATE LOANS**

Many interest rates are variable. All fees and interest rates were reported August 2004, and are subject to change without notice. A **credit-ready** borrower's credit report indicates no negative history, and may have no history at all. A **credit-worthy** borrower's credit report indicates good credit relationships and payment performance sufficient to issue a student loan. Additional factors, such as income, may be involved in a lender's fees or interest rate.

Lender	Product name	School limitations	Attendance level
MyRichUncle	212.754.0774 www.myrichuncle.com		
★★★★★	MyRichUncle Merit Loan	AAMC, ABA, Z	At least half-time
National City	800.622.5097 www.studentlender.com		
	National City Continuing Education Loan	T	Part-time only
	National City Graduate Loan	T	At least half-time
	National City Health Professions Loan	T	At least half-time
	National City Undergraduate Loan	T	At least half-time
National Education	877.251.1840 www.nationaleducation.com		
★★★★★	Preferred Alternative Loan - Bar Review		Not considered
★★★★★	Preferred Alternative Loan - Business Graduate		At least half-time
★★★★★	Preferred Alternative Loan - CPA Study	IV	Not considered
★★★★★	Preferred Alternative Loan - Graduate		At least half-time
★★★★★	Preferred Alternative Loan - Health		At least half-time
★★★★★	Preferred Alternative Loan - Law		At least half-time
★★★★★	Preferred Alternative Loan - Undergraduate		At least half-time
	Total Alternative Loan - Continuing Education	T	Not considered
	Total Alternative Loan - Graduate	T	At least half-time
	Total Alternative Loan - Undergraduate	T	At least half-time
Nellie Mae	800.335.1900 www.nelliemae.com		
	B&B EXCEL Loan	NM	At least half-time
★★★★★	EXCEL Education Loan	NM	At least half-time
	Grad EXCEL	NM	At least half-time
	Law EXCEL	NM	At least half-time
	LAWLOANS Bar Study Loan		Not considered
	LAWLOANS Private Loan	ABA	At least half-time
	MBA EXCEL	NM	At least half-time
★★★★★	MBA LOANS Private Loan		Not considered
	MD EXCEL	NM	At least half-time
	R&R EXCEL Loan	NM	At least half-time
	Signature Student Loan		At least half-time
★★★★★	Student EXCEL	NM	At least half-time
Nelnet	888.486.4722 www.nelnet.net		
★★★★★	CASL Private Loan	N	At least half-time
	Nelnet Private Loan	T	At least half-time
New Mexico Ed Assistance Foundation	505.345.3371 www.nmstudentloans.org		
★★★★★	Link Private Education Loan	IV	At least half-time
NextStudent Inc.	800.913.3760 www.nextstudent.com		
	NextStudent Private Consolidation		Not considered
	NextStudent Private Loan	T	
NorthStar	888.843.3097 www.northstar.org		
	T.H.E. Graduate Business Loan		At least half-time
	T.H.E. Graduate Loan		At least half-time
	T.H.E. Health Professions Loan		At least half-time
	T.H.E. Law Bar Prep Loan		At least half-time

★★★★★ For more information on the noteworthy products with gold stars, see pages 104–111.

Academic level						Credit-ready borrowers			Credit-worthy borrowers		
Not considered	Under-graduate	Second Under-graduate	Graduate	Post-graduate	Other	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)
	✓	✓	✓	✓	✓	Yes	0.00	3.75	Yes	0.00	3.75
	✓	✓	✓			Yes			Yes		
	✓		✓			Yes			Yes		
	✓		✓			Yes			Yes		
	✓					Yes			Yes		
			✓	✓					Yes	0.00	4.32
			✓	✓					Yes	0.00	4.32
	✓		✓						Yes	0.00	4.32
			✓						Yes	0.00	4.32
			✓	✓					Yes	0.00	3.57
			✓						Yes	0.00	4.32
	✓								Yes	0.00	4.32
					✓				Yes	6.50	
			✓	✓					Yes		
	✓								Yes	5.00	
			✓	✓		Yes	6.00	5.25	Yes	6.00	5.25
	✓	✓	✓	✓		Yes	7.00	5.25	Yes	7.00	5.25
			✓	✓		Yes	6.00	5.25	Yes	6.00	5.25
			✓	✓		Yes	6.00	5.25	Yes	6.00	5.25
			✓	✓					Yes	11.50	6.25
			✓						Yes	0.00	5.25
			✓	✓		Yes	6.00	5.25	Yes	6.00	5.25
			✓						Yes	0.00	3.75
			✓	✓		Yes	6.00	5.25	Yes	6.00	5.25
			✓	✓		Yes	6.00	5.25	Yes	6.00	5.25
	✓	✓	✓						Yes	0.00	4.75
	✓	✓				Yes	6.00	5.50	Yes	6.00	5.50
	✓	✓	✓	✓		Yes	0.00	3.85	Yes	0.00	3.85
	✓	✓	✓	✓		Yes	3.00	5.35	Yes	3.00	5.35
	✓	✓	✓	✓					Yes	0.00	4.00
	✓		✓	✓							
	✓	✓	✓	✓							
	✓	✓	✓	✓							
	✓	✓	✓	✓							
	✓	✓	✓	✓							

**STUDENT LOAN
BUYING
GUIDE****PRIVATE LOANS**

Many interest rates are variable. All fees and interest rates were reported August 2004, and are subject to change without notice. A **credit-ready** borrower's credit report indicates no negative history, and may have no history at all. A **credit-worthy** borrower's credit report indicates good credit relationships and payment performance sufficient to issue a student loan. Additional factors, such as income, may be involved in a lender's fees or interest rate.

Lender	Product name	School limitations	Attendance level
NorthStar (cont.)	888.843.3097 www.northstar.org		
	T.H.E. Law Loan		At least half-time
	T.H.E. Medical Loan		At least half-time
	T.H.E. Medical Residency & Relocation Loan		At least half-time
	T.H.E. MN Private College Loan		At least half-time
	T.H.E. Undergraduate Loan		At least half-time
NOWLoan\$	888.389.9622 www.nowloans.org		
	Signature Loan		At least half-time
Sallie Mae	800.25SCHOOL www.salliemae.com		
★★★★★	Career Training Loan		Not considered
	LAWLOANS Bar Study Loan	ABA	Not considered
	LAWLOANS Private Loan	ABA	At least half-time
★★★★★	MBA LOANS Private Loan		Not considered
★★★★★	MEDLOANS Alternative Loan	AAMC, IV	At least half-time
	MEDLOANS MEDEX Loan	AAMC, IV	Not considered
★★★★★	Signature Student Loan		At least half-time
SC Student Loan Corp	800.488.9875 www.scstudentloan.org		
	Palmetto Assistance Loan	Z	At least half-time
SLND - Bank of North Dakota	800.472.2166 www.mystudentloanonline.com		
	Dakota Education Alternative Loan	IV	At least half-time
	Medical Dakota Education Alternative Loan	IV	At least half-time
smartFUNDS	800.330.8589 www.smartfunds.net		
★★★★★	CASH Loan	ABA, M	At least half-time
Southwest Student Services Corporation	800.247.2357 www.sssc.com		
	Southwest Private Continuing Education Loan	T	Part-time only
	Southwest Private Graduate Loan	T	At least half-time
	Southwest Private Health Professions Loan	T	At least half-time
	Southwest Private Medical Residency Loan	T	At least half-time
	Southwest Private Undergraduate Loan	T	At least half-time
Student Assistance Foundation	800.852.2761 2887 www.safservices.org		
	SAF Choices	IV, T	At least half-time
Student Loan Funding Resources	877.477.7537 www.studentloanfunding.com		
★★★★★	ALTsource		At least half-time
★★★★★	DOCsource	AAMC	At least half-time
★★★★★	GRADsource		At least half-time
★★★★★	MBAsource		
★★★★★	Priority Loan	IV	Not considered
Student Loan Network	617.328.1565 www.StudentLoanNetwork.com		
	Altus Education Loans	T	At least half-time
	International Student Loan	T	At least half-time

★★★★★ For more information on the noteworthy products with gold stars, see pages 104–111.

Academic level						Credit-ready borrowers			Credit-worthy borrowers		
Not considered	Under-graduate	Second Under-graduate	Graduate	Post-graduate	Other	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)
		✓	✓	✓							
	✓	✓	✓	✓							
	✓	✓	✓	✓							
	✓	✓	✓	✓							
	✓										
			✓	✓		Yes	6.00	9.35	Yes	6.00	6.60
✓						Yes	2.00	5.25	Yes	2.00	5.25
			✓	✓					Yes	11.50	6.25
			✓						Yes	0.00	5.25
			✓						Yes	0.00	3.75
			✓			Yes	0.00	4.25	Yes	0.00	4.25
			✓	✓		Yes	0.00	5.25	Yes	0.00	5.25
	✓	✓	✓						Yes	0.00	4.75
	✓	✓	✓	✓							
	✓	✓	✓	✓					Yes	4.00	6.25
			✓	✓		Yes	4.00	6.25	Yes	4.00	6.25
	✓	✓	✓	✓					Yes		
	✓	✓	✓	✓	✓						
			✓	✓							
	✓		✓	✓	✓						
			✓	✓	✓						
	✓										
	✓	✓	✓	✓		Yes	6.00	6.28	Yes	0.00	5.36
	✓	✓							Yes	0.00	4.25
			✓	✓					Yes	0.00	4.25
			✓	✓					Yes	0.00	4.25
			✓	✓					Yes	0.00	4.25
	✓	✓							Yes	0.00	4.25
	✓	✓	✓	✓	✓						
	✓	✓	✓	✓							

STUDENT LOAN BUYING GUIDE

PRIVATE LOANS

Many interest rates are variable. All fees and interest rates were reported August 2004, and are subject to change without notice. A **credit-ready** borrower's credit report indicates no negative history, and may have no history at all. A **credit-worthy** borrower's credit report indicates good credit relationships and payment performance sufficient to issue a student loan. Additional factors, such as income, may be involved in a lender's fees or interest rate.

Lender	Product name	School limitations	Attendance level
Student Loan Xpress	866.759.7737 www.studentloanxpress.com		
	BARPARTNERLoan	T	Not considered
	DENTPARTNERLoan	T	At least half-time
	EdCASH	M	At least half-time
	GradCASH	M	At least half-time
	GRADPARTNERLoan	T	At least half-time
	LAWPARTNERLoan	T	At least half-time
	MBAPARTNERLoan	T	At least half-time
	MedCASH	M	At least half-time
	MEDPARTNERLoan	T	At least half-time
	RESIDENCYPARTNERLoan	T	Not considered
	UNDERGRADUATELoan	T	At least half-time
SunTrust	800.552.3006 www.SunTrustEducation.com		
★★★★★	eCareer education loan	IV	Not considered
★★★★★	eCon consolidation loan		Not considered
★★★★★	eMax education loan	IV	Not considered
	SunTrust TERI Alternative Loan	T	At least half-time
	SunTrust TERI Continuing Education Loan	T	Part-time only
	SunTrust TERI Graduate Alternative Loan	T	At least half-time
TCF National Bank	800.247.1092 8100 www.tcfexpress.com		
	Signature Student Loan	IV	At least half-time
Texas Higher Education Coordinating Board	800.242.3062 http://www.hhloans.com		
★★★★★	College Access Loan	R	At least half-time
	Health Education Loan	R	At least half-time
★★★★★	Variable Rate College Access Loan	R	At least half-time
U.S. Bank	800.242.1200 www.usbank.com/studentloans		
	U.S. Bank EDCASH Loan	M, R, Z	Not considered
	U.S. Bank Gap Education Loan	IV, R, Z	Not considered
	U.S. Bank GOAL Loan	R, Z	Not considered
	U.S. Bank Graduate Education Loan	IV, Z	Not considered
★★★★★	U.S. Bank No Fee Education Loan	IV, Z	Not considered
Vermont Student Assistance Corp	888.307.8722 www.vsac.org		
	VSAC Advantage Loan		At least half-time
	VSAC Bar Loan	ABA	Not considered
	VSAC Law	ABA	At least half-time
	VSAC Medical Loan	AAMC	At least half-time
	VSAC Residency Loan		Not considered
Wells Fargo Bank	800.658.3567 www.wellsfargo.com/student		
	MedCAP Alternative Loan for Health Professionals	IV, Z	At least half-time
	MedCAP-XTRA	IV, Z	At least half-time
	Wells Fargo Collegiate Loan	IV, Z	Not considered
	Wells Fargo Education Advancement Private Loan	IV, Z	Not considered
	Wells Fargo Education Connection Career Loan	IV	Not considered
	Wells Fargo Education Connection Consolidator		Not considered
	Wells Fargo Education Connection Education Loan	IV	Not considered
	Wells Fargo Graduate Loan	IV, Z	At least half-time

★★★★★ For more information on the noteworthy products with gold stars, see pages 104–111.

Academic level						Credit-ready borrowers			Credit-worthy borrowers		
Not considered	Under-graduate	Second Under-graduate	Graduate	Post-graduate	Other	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)	Available?	Lowest Origination Fee (%)	Lowest Interest Rate (%)
✓						Yes					
✓						Yes			Yes		
✓											
✓											
✓						Yes			Yes		
✓									Yes		
✓						Yes			Yes		
✓											
✓						Yes			Yes		
✓						Yes			Yes		
✓									Yes		
					✓				Yes	0.00	4.00
✓									Yes	0.00	3.75
	✓		✓	✓					Yes	0.00	3.75
	✓								Yes	8.00	4.05
✓									Yes	9.50	4.35
			✓	✓					Yes	8.00	4.35
	✓	✓	✓						Yes	0.00	4.25
	✓	✓	✓	✓							
	✓	✓	✓	✓							
	✓	✓	✓	✓							
	✓		✓								
	✓		✓			Yes	8.00	3.62	Yes	4.00	3.62
	✓	✓	✓						Yes	4.00	3.65
			✓			Yes	9.00	4.25	Yes	4.00	4.25
	✓	✓	✓			Yes	0.00	8.20	Yes	0.00	4.25
	✓	✓	✓	✓	✓	Yes	6.00	3.91	Yes	6.00	3.91
✓						Yes	6.00	3.91	Yes	0.00	3.91
			✓			Yes	6.00	3.91	Yes	0.00	3.91
			✓			Yes	6.00	3.71	Yes	0.00	3.71
				✓		Yes	6.00	3.71	Yes	0.00	3.71
	✓	✓	✓	✓		Yes	0.00	3.25	Yes	0.00	3.25
	✓	✓	✓	✓		Yes	0.00	6.25	Yes	0.00	6.25
	✓	✓	✓						Yes	0.00	3.25
	✓	✓	✓						Yes	0.00	3.25
	✓	✓	✓	✓					Yes	0.00	3.25
✓									Yes	0.00	3.25
	✓	✓	✓	✓					Yes	0.00	3.25
			✓	✓		Yes	0.00	3.25	Yes	0.00	3.25

STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

ANY AREA OF STUDY

Academic Funding Group/AFG Loan
Access/Sponsored Access Loan
AFC/Campus Door by AFC
ALL Student/Campus Door
Bank of America/GATE Graduate Loan
Bank of America/GATE Undergrad Loan
CFS/Campus Door Grad Private Ed Loan
CFS/Campus Door Sponsor Private Ed
CFS/Campus Door Undergrad Priv Ed
CFS/Certified Graduate Private Ed Loan
Comerica Bank/EDGEducation Loans
CSLF/First Rate Solutions
Edamerica/Edamerica Private Loan
Edfinancial/Edfinancial Private Loan
Educaid/ISLP-US students abroad
Educaid/TERI Cont Education
Educaid/TERI Graduate Loan
Educaid/TERI Undergrad
Educaid/Wachovia's Educaid Select
Fleet/Canadian Higher Ed CANHELP
Fleet/Cont Ed Loan

Fleet/DUAL-Degreed Undergrad Alt Loan
Fleet/International Student Loan
Fleet/PEP Professional Education Plan
Fleet/PLEASE Parent Loan
Fleet/Undergrad Loan
HSBC Bank/Cont Ed Loan
HSBC Bank/Graduate Loan
HSBC Bank/Undergrad Loan
Key Bank/AchieverLoan
Key Bank/Consolidation Loan
Maine ELA/The Maine Loan
MEGA Life/College First Loan
Mid-West NLIC/Tenn/College First Loan
Sallie Mae/Career Training Loan
SLND/Dakota Education Alt Loan
Student Loan Funding/ALTsource
Student Loan Funding/GRADsource
Student Loan Funding/Priority Loan
SunTrust/eCareer ed Loan
SunTrust/eCon consolidation loan
SunTrust/eMax ed loan
SunTrust/TERI Alt Loan

SunTrust/TERI Cont Ed Loan
SunTrust/TERI Graduate Alt Loan
TCF Natl Bank/Signature Student Loan
VSAC/Advantage Loan
Wells Fargo/Ed Connection Career Loan
Wells Fargo/Ed Connection Consolidator
Wells Fargo/Ed Connection Ed Loan

UNDECIDED

Academic Funding Group/AFGpathway
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Education Solutions/CASL Private Loan
Key Bank/Key Alt Loan
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
Sallie Mae/Signature Student Loan
Student Asst Fdtn/SAF Choices



STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

ANY ASSOCIATES DEGREE

A+ Funds/Private Loan
Academic Funding Group/AFGpathway
ASAP/Union Bank/Nelnet Private Loan
CFS/Certified Undergrad Private Ed Loan
CFS/Non-Certified Undergrad Priv Ed
CHESLA/CT Family Ed Loan
College Board/Signature Loan
ISLLC/Canadian Partner Loan
ISLLC/ISL Parent Partnership
ISLLC/ISL Partnership
ISLLC/Scholars Advantage
Key Bank/Key Alt Loan
Key Bank/Key CareerLoan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
Nellie Mae/EXCEL Ed Loan
Nelnet/Nelnet Private Loan
New Mexico EAF/Link Private Ed Loan
smartFUNDS/CASH Loan
Student Asst Fdtn/SAF Choices
Texas HECB/College Access Loan

Texas HECB/Var Rate CAL Loan
Wells Fargo/Collegiate Loan
Wells Fargo/Ed Advancement Private

ANY BACHELORS DEGREE

A+ Funds/Private Loan
Access/Comprehensive Access Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
CFS/Certified Undergrad Private Ed Loan
CFS/Non-Certified Undergrad Private Ed
Chase/Chase Extra
CHESLA/CT Family Ed Loan
College Board/Signature Loan
Education Solutions/CASL Private Loan
ISLLC/Canadian Partner Loan
ISLLC/ISL Parent Partnership
ISLLC/ISL Partnership
ISLLC/Scholars Advantage
Key Bank/Key Alt Loan
Key Bank/Key CareerLoan
Medfunds/Private Loan

MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
National Ed/Preferred Alt-Ungrad
Nellie Mae/EXCEL Ed Loan
Nellie Mae/Signature Student Loan
Nellie Mae/Student EXCEL
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
New Mexico EAF/Link Private Ed Loan
Sallie Mae/Signature Student Loan
smartFUNDS/CASH Loan
Student Asst Fdtn/SAF Choices
Texas HECB/College Access Loan
Texas HECB/Var Rate CAL Loan
U.S. Bank/EDCASH Loan
U.S. Bank/Gap Ed Loan
U.S. Bank/GOAL Loan
U.S. Bank/No Fee Ed Loan
Wells Fargo/Collegiate Loan
Wells Fargo/Ed Advancement Private



STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

ANY GRADUATE/ PROFESSIONAL DEGREE

A+ Funds/Private Loan
Access/Comprehensive Access Loan
Access/Graduate Access Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
CFS/Non-certified Grad Private Ed Loan
Chase/Chase Extra
CHESLA/CT Family Ed Loan
College Board/Signature Loan
Education Solutions/CASL Private Loan
IDAPP/IDEAL
ISLLC/Canadian Partner Loan
ISLLC/ISL Parent Partnership
ISLLC/ISL Partnership
ISLLC/Scholars Advantage
Key Bank/Key CareerLoan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN

MyRichUncle/MyRichUncle Merit Loan
National Ed/Pref Alt-Graduate
Nellie Mae/EXCEL Ed Loan
Nellie Mae/Grad EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
New Mexico EAF/Link Private Ed Loan
Sallie Mae/Signature Student Loan
smartFUNDS/CASH Loan
Student Asst Fdtn/SAF Choices
Texas HECB/College Access Loan
Texas HECB/Var Rate CAL Loan
U.S. Bank/EDCASH Loan
U.S. Bank/Gap Ed Loan
U.S. Bank/GOAL Loan
U.S. Bank/Graduate Ed Loan
U.S. Bank/No Fee Ed Loan
Wells Fargo/Collegiate Loan
Wells Fargo/Ed Advancement Private
Wells Fargo/Graduate Loan

ANY POSTDOCTORAL STUDY

A+ Funds/Private Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
CHESLA/CT Family Ed Loan
College Board/Signature Loan
Education Solutions/CASL Private Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/Grad EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
New Mexico EAF/Link Private Ed Loan
Sallie Mae/Signature Student Loan
smartFUNDS/CASH Loan



STUDENT LOAN BUYING GUIDE

LOANS TABLES

BUSINESS, MBA

A+ Funds/Private Loan
Access/Business Access Loan
AMS/MBA LOANS Private Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Bank of America/GATE MBA Loan
Chase/Chase Extra
Education Solutions/CASL Private Loan
Key Bank/Key Alt Loan
Key Bank/Key CareerLoan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
National Ed/Pref Alt-Business Grad
Nellie Mae/Grad EXCEL
Nellie Mae/MBA EXCEL
Nellie Mae/MBA LOANS Private Loan
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan

Sallie Mae/MBA LOANS Private Loan
Sallie Mae/Signature Student Loan
Student Loan Funding/MBAsource
Student Loan Xpress/MBAPARTNER
Wells Fargo/Graduate Loan

CONTINUING EDUCATION

Academic Funding Group/AFGpathway
CFS/Non-certified Cont Ed Loan
Chase/Chase Extra
Key Bank/Key CareerLoan
MyRichUncle/MyRichUncle Merit Loan
National Ed/Total Alt-Cont Ed
Nellie Mae/EXCEL Ed Loan
smartFUNDS/CASH Loan
Student Asst Fdtn/SAF Choices

CPA

A+ Funds/Private Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Bank of America/GATE MBA Loan

Chase/Chase Extra
Education Solutions/CASL Private Loan
Key Bank/Key Alt Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
National Ed/Pref Alt-CPA Study
Nellie Mae/Grad EXCEL
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan

"A few years ago we selected three preferred lenders. All three had private and FFEL offerings, and we continue to get good deals for our students. The primary users of private loans are our graduate and professional students."



—Patricia McWade,
Dean of Student financial Services,
Georgetown University

DELIVERY RESPONDS

To meet the growing demand for education financing, First Marblehead provides well-structured and affordable private loan products to schools, lenders and marketers. We would be pleased to work with you to deliver state-of-the-art education financing options to the students and families that touch your organization.



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STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

DENTAL RESIDENCY

Access/Dental Residency/Board Exam
ASAP/Union Bank/CASL Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions
Key Bank/Alternative DEALs Best BET
Maine ELA/The Maine Medical Loan
Medfunds/Residency Relocation
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/Grad EXCEL

"We have largely solved our private loan problem for domestic students through a school-as-lender relationship. However, we need a loan with no co-signer requirement for international students studying in the U.S. or at our off-shore centers."

—Priscilla Parker,
Director of Financial Aid, University of
Chicago Graduate School of Business

Nellie Mae/R&R EXCEL Loan
Nelnet/CASL Private Loan
Student Asst Fdtn/SAF Choices
Wells Fargo/MedCAP-XTRA

DENTISTRY

Access/Dental Access Loan
Access/Dental Residency/Board Exam
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Bank of America/GATE Dental
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions
Maine ELA/The Maine Medical Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan

Nellie Mae/Grad EXCEL
Nellie Mae/MD EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
NOWLoan\$/Signature Loan
Sallie Mae/Signature Student Loan
Student Asst Fdtn/SAF Choices
Student Loan Funding/DOCsource
Student Loan Xpress/DENTPARTNER
Texas HECB/Health Ed Loan
VSAC/Medical Loan
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA

HEALTH OR MEDICINE, GRADUATE

Access/Health Access Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional

New Hampshire Students Come With Something Very Refreshing.

Simple funding options backed by 100% service! At the NHHEAF Network, we help New Hampshire students and their families plan for and fund higher education. It all starts with making it easy for you. Like giving you all the loan information you need, updates on the web, your own personal service specialist and much more. To learn more about the New Hampshire Higher Education Assistance Foundation Network, visit us on the web or call our School Services Specialists.



1-800-525-2577

www.nhstudentloans.org

4 Barrell Court, Concord, New Hampshire 03301

STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

Education Solutions/CASL Private Loan
Fleet/MedChoice Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions
ISLLC/ISL Health Degree Loan
Key Bank/MedAchiever Loan
Maine ELA/The Maine Medical Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
National Ed/Pref Alt-Health
Nellie Mae/Grad EXCEL
Nellie Mae/MD EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
NOWLoan\$/Signature Loan
Sallie Mae/Signature Student Loan
SLND/Medical Dakota Education Alt Loan
Student Asst Fdtn/SAF Choices
Student Loan Funding/DOCsource

Texas HECB/Health Ed Loan
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA

HEALTH OR MEDICINE, UNDERGRADUATE

Access/Health Access Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
Fleet/MedChoice Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions
ISLLC/ISL Health Degree Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan

Nelnet/Nelnet Private Loan
Sallie Mae/Signature Student Loan
Student Asst Fdtn/SAF Choices
Texas HECB/Health Ed Loan
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA

LAW

A+ Funds/Private Loan
Access/Bar Examination Loan
Access/Law Access Loan
AMS/LAWLOANS Bar Study Loan
AMS/LAWLOANS Private Loan
ASAP/Union Bank/Nelnet Private Loan
Bank of America/Bar Study Loan
Bank of America/GATE Law Loan
Chase/Chase Extra
ISLLC/ISL Partnership Law Loan
Key Bank/LawAchiever Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan

Lending for Learning



Academic Finance Corporation, a Brazos Group Company, is a not-for-profit student lending organization.

The Brazos Group has the distinction of being the top not-for-profit holder of FFELP in the U.S. and the Brazos Group combined is ranked sixth nationwide among all loan holders.



Academic Finance Corporation
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RESPONSIVE • HARD WORKING • INNOVATIVE

STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

LAW (continued)

National Ed/Pref Alt-Bar Review
National Ed/Pref Alt-Law
Nellie Mae/B&B EXCEL Loan
Nellie Mae/Grad EXCEL
Nellie Mae/Law EXCEL
Nellie Mae/LAWLOANS Bar Study Loan
Nellie Mae/LAWLOANS Private Loan
Nelnet/Nelnet Private Loan
Sallie Mae/LAWLOANS Bar Study Loan
Sallie Mae/LAWLOANS Private Loan
Student Asst Fdtn/SAF Choices
Student Loan Xpress/BARPARTNER
Student Loan Xpress/LAWPARTNER
VSAC/Bar Loan
VSAC/Law
Wells Fargo/Graduate Loan

LAW RESIDENCY

Access/Bar Examination Loan
Bank of America/Bar Study Loan
Chase/Chase Extra

ISLLC/ISL Partnership Law Loan
Key Bank/LawAchiever BarLoan
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/B&B EXCEL Loan
Student Asst Fdtn/SAF Choices

MEDICAL RESIDENCY

Access/Medical Residency Loan
ASAP/Union Bank/CASL Private Loan
Bank of America/Maximizer for Residency
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
Fleet/MedChoice Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions
Key Bank/MedAchiever RES Travel & Relo
Maine ELA/The Maine Medical Loan
Medfunds/Residency Relocation
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/R&R EXCEL Loan
Nelnet/CASL Private Loan

Student Asst Fdtn/SAF Choices
Student Loan Xpress/RESPARTNER
VSAC/Residency Loan
Wells Fargo/MedCAP-XTRA

MEDICINE

Access/Medical Access Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
Fleet/MedChoice Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions
Maine ELA/The Maine Medical Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/Grad EXCEL
Nellie Mae/MD EXCEL
Nelnet/CASL Private Loan



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STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

Nelnet/Nelnet Private Loan
NOWLoan\$/Signature Loan
Student Asst Fdtn/SAF Choices
Student Loan Funding/DOCsource
Student Loan Xpress/MEDPARTNER
Texas HECB/Health Ed Loan
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA

MEDICINE, ALLOPATHIC/ OSTEOPATHIC

AAMC/MEDEX Residency/Relocation
AAMC/MEDLOANS ALP
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Bank of America/ Maximizer Med Stud
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
Fleet/MedChoice Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions

"Comparing private student loans is an apples and oranges proposition. Fortunately, we have a custom-made program from one lender that is so obviously advantageous to our students, the choice is essentially a 'no-brainer.'"

—Faye Deal, Associate Dean of
Admissions and Financial Aid, Stanford
University Law School

Key Bank/MedAchiever Loan
Maine ELA/The Maine Medical Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/Merit Loan
Nellie Mae/Grad EXCEL
Nellie Mae/MD EXCEL
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
NOWLoan\$/Signature Loan
Sallie Mae/MEDLOANS Alt Loan
Sallie Mae/MEDLOANS MEDEX Loan
Student Asst Fdtn/SAF Choices

Student Loan Funding/DOCsource
Student Loan Xpress/MEDPARTNER
Texas HECB/Health Ed Loan
VSAC/Medical Loan
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA

NURSING

Access/Health Access Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions
Key Bank/MedAchiever Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan



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on Stafford and PLUS loans ...

...from day one of repayment!



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STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

NURSING (continued)

Nellie Mae/Grad EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
Sallie Mae/Signature Student Loan
Student Asst Fdtn/SAF Choices
Student Loan Funding/DOCsource
Student Loan Xpress/MEDPARTNER
Texas HECB/Health Ed Loan
Wells Fargo/MedCAP Alt-Health Prof

OPTOMETRY

Access/Health Access Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions

Key Bank/MedAchiever Loan
Maine ELA/The Maine Medical Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/Grad EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
Sallie Mae/Signature Student Loan
Student Asst Fdtn/SAF Choices
Student Loan Funding/DOCsource
Student Loan Xpress/MEDPARTNER
Texas HECB/Health Ed Loan
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA

PHARMACY

Access/Health Access Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan

ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
HSBC Bank/Health Professions Loan
IDAPP/IDEAL for Health Professions
Key Bank/MedAchiever Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/Grad EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
Sallie Mae/Signature Student Loan
Student Asst Fdtn/SAF Choices
Student Loan Funding/DOCsource
Student Loan Xpress/MEDPARTNER
Texas HECB/Health Ed Loan
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA

Discover brilliance every day.

Brilliance is all around us in the things—and in the people—we barely notice. Earle Dickson's invention is an example of how one practical solution can be the simplest and most ingenious at the same time.

Practical solutions are our strength. With a dedicated staff of experienced professionals and a business model devoted to education funding, we offer customized products and services that no other lender can match. Working with Nellie Mae is the simplest yet most brilliant way to manage student loans.



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MAE**

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Adhesive bandage
Earle Dickson, 1924

STUDENT LOAN BUYING GUIDE

PRIVATE LOANS BY AREA OF STUDY

PODIATRY

Access/Health Access Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan
HSBC Bank/Health Professions Loan
HSBC Bank/Health Professions Loan
Key Bank/MedAchiever Loan
Maine ELA/The Maine Medical Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/Grad EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
Sallie Mae/Signature Student Loan
Student Asst Fdtn/SAF Choices

Student Loan Funding/DOCsource
Student Loan Xpress/MEDPARTNER
Texas HECB/Health Ed Loan
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA

SKILL CERTIFICATION

Academic Funding Group/AFGpathway
Access/Comprehensive Access Loan
CFS/Non-certified Cont Ed Loan
Chase/Chase Extra
Key Bank/Key CareerLoan
MyRichUncle/MyRichUncle Merit Loan

VETERINARY

Access/Health Access Loan
AMS/Signature Student Loan
ASAP/Union Bank/CASL Private Loan
ASAP/Union Bank/Nelnet Private Loan
Chase/Chase Extra
Educaid/TERI Health Professional
Education Solutions/CASL Private Loan

HSBC Bank/Health Professions Loan
Key Bank/MedAchiever Loan
Maine ELA/The Maine Medical Loan
Medfunds/Private Loan
MHESLA/Credit Ready MI-LOAN
MHESLA/Creditworthy MI-LOAN
MyRichUncle/MyRichUncle Merit Loan
Nellie Mae/Grad EXCEL
Nellie Mae/MD EXCEL
Nellie Mae/Signature Student Loan
Nelnet/CASL Private Loan
Nelnet/Nelnet Private Loan
Sallie Mae/Signature Student Loan
Student Asst Fdtn/SAF Choices
Student Loan Funding/DOCsource
Student Loan Xpress/MEDPARTNER
Wells Fargo/MedCAP Alt-Health Prof
Wells Fargo/MedCAP-XTRA



Financial Aid for Financial Aid

Your school doesn't offer a BA in Financial Responsibility, which is why we developed XPC University. Through our program, students and parents develop and maintain a financial plan for college, including an assessment of their financial needs. This makes your job easier.

XPC University is the only online budget reporting and payment system designed to teach college students financial responsibility, giving them tools for lifelong financial success. First, the student and parent create a budget for college. The student then submits a budget report to the parent outlining the upcoming college expenses. The parent approves or denies each item within the budget report, and the approved funds are transferred from parent account to student account within 72 hours. Automatic emails are generated throughout the process encouraging communication between parent and student.

XPC University teaches financial responsibility to students and fosters peace of mind for parents. It is a valuable resource to help you teach the next generation the value of managing limited funds. Please visit our website at www.xpc-university.com and click the "demo" button to take a virtual tour of our system.

XPC University...

- Provides parents peace of mind during the college years,
- Encourages school retention,
- Teaches financial responsibility,
- Encourages the development of healthy financial habits for life, and
- Promotes default prevention.

XPC
UNIVERSITY

Creating financial order
in the midst of chaos.

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STUDENT LOAN BUYING GUIDE

NOTEWORTHY PRODUCTS

A+ Funds

- **A+Funds Private Loan (Z)**
A zero-fee private loan with a 4.48% interest rate for all credit-ready and credit-worthy borrowers.

Academic Management Services

- **AMS Stafford Loan**
Ask about our 3% graduation bonus! And our in-school interest rate as low as 2.02%. And our repayment interest rate as low as 2.62%.
- **MBA LOANS Private Loan (S)**
For credit-worthy borrowers financing an MBA student. Fees as low as zero percent, and an interest rate as low as 3.75%, with payments deferred while enrolled at least half-time.

Access Group

A suite of zero-fee private loans for credit-ready or credit-worthy borrowers with interest rates as low as 3.77%.

- **Bar Examination Loan (ABA)**
For law students for the bar exams.
- **Business Access Loan**
MBA Students.
- **Dental Access Loan**
For dental students.
- **Dental Residency/Board Exam Loan**
Dental students may borrow up to \$13,000 for residency or dental board exam expenses with repayment postponed.
- **Graduate Access Loan**
For graduate students enrolled at selected institutions.
- **Health Access Loan**
For undergraduate or graduate students in 21 health-related disciplines.
- **Law Access Loan (ABA)**
For law students, with an interest rate as low as 3.77%. Repayment may be deferred until nine months after graduation.
- **Medical Access Loan**
For graduate medical students with no

aggregate limits, payment postponed until after residency, and interest capitalized only once at repayment.

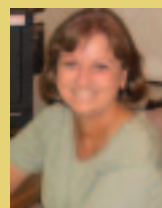
- **Medical Residency Loan**
Medical students may borrow up to \$13,000 to help with residency expenses.

ALL Student Loan Corporation

- **ALLsaver PLUS Loan**
An ALLsaver PLUS loan borrower can reduce the interest rate by as much as 1.50% IMMEDIATELY, with no waiting for a required number of on-time payments.

"For some private loan products, interest rates and origination fees do not move in the same direction. In some cases a higher fee buys a lower interest rate."

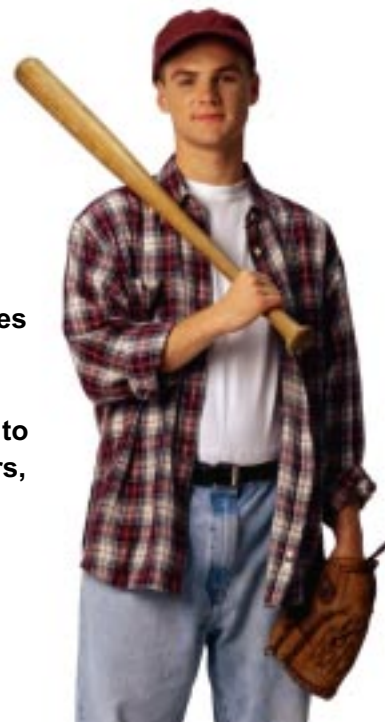
— Claudia Geary, Asst Vice President,
Bank of America



Because it takes a team...

Preparing students for the financial burdens of the real world isn't a one-man job. In fact, it's not even a one institution job. When it comes to giving students the financial literacy tools they need to succeed, it takes a team. That's why national student loan guarantor American Student Assistance® (ASA) believes in taking an ensemble approach to our borrower services. We partner with colleges, student loan lenders, servicers and others in the industry to proactively educate students about responsible debt repayment. Together, we help students to achieve overall financial health both in school and beyond.

To learn more about Team ASA, call us at 800-999-9080 or visit www.amsa.com.



T E A M A S A

STUDENT LOAN BUYING GUIDE

NOTEWORTHY PRODUCTS

American Education Services

- **Stafford Loan**

Ask about our zero-fee loan for families with incomes below \$21,000.

ASAP/Union Bank & Trust

- **CASL Private Loan (N)**

A private loan for credit-ready and credit-worthy borrowers financing a student pursuing an undergraduate or graduate degree, or in a residency. Origination fee as low as zero percent, and an interest rate as low as 3.85%.

Bank of America

Our GATE series private loans for credit-ready and credit-worthy borrowers deserve attention.

- **Bank of America GATE Dental (T)**

For dental students we offer origination fees as low as zero percent, and an interest rate as low as 3.85%.

- **Bank of America GATE Graduate Loan (T)**

For graduate and postgraduate students, we offer origination fees as low as zero percent, and an interest rate as low as 2.1%.

- **Bank of America GATE Law Loan (T)**

For law students, we offer origination fees as low as zero percent, and an interest rate as low as 2.1%.

- **Bank of America GATE MBA Loan (T)**

For MBA students, we offer origination fees as low as zero percent, and an interest rate as low as 3.85%.

- **Bank of America Maximizer Loan for Medical Student (T)**

This zero-fee private loan is for credit-worthy borrowers financing a graduate or postgraduate medical student. The interest rate today is 3.85%.

GLOSSARY

School availability limitations

Some loans are restricted to borrowers attending certain schools. They are indicated by a code following the product name. Here are what those codes mean.

AAMC	AAMC member schools
ABA	American Bar Assn accredited law schools
CD	CampusDoor approved schools
IV	Schools participating in Title IV aid programs
M	MOHELA approved schools
N	Nelnet approved schools
NM	Nellie Mae approved schools
R	State or regional limitations Contact the lender
S	Sallie Mae approved schools
T	TERI approved schools
Z	Contact the lender's rep or web pages for details



Lots of rules, no exceptions.

Life is complicated enough for financial aid administrators without the headache of audit exceptions. Web-based FINANCIER™ provides the superior management controls you need at a cost you can afford.

STUDENT LOAN BUYING GUIDE

NOTEWORTHY PRODUCTS

College Board/College Credit

- **Signature Student Loan (S)**

We can make Sallie Mae's Signature loan available to credit-ready or credit-worthy borrowers financing almost any undergraduate or graduate student. With an origination fee as low as zero percent, and an interest rate as low as 4.25%.

Collegiate Funding Services

- **CFS Stafford Featuring MOHELA Rate Relief**

Repayment by direct deposit reduces the Stafford interest rate by 2%.

Edamerica

- **Edamerica Private Loan (IV) (Z)**

A private loan for credit-ready or credit-worthy borrowers financing just about any college student, which can be used for all education-related expenses, including prior periods. The origination

"We don't require our preferred FFEL lenders to also offer private loans, but all five currently do. Any lender seeking a position on our list would be at a disadvantage without a private loan offering."

—Julia Benz, Director of Student Financial Aid, Rice University



fee can be as low as zero percent. And the interest rate can be as low as 4.0%.

- **PLUS Loan**

We reduce the interest rate by 1% for all parent borrowers, even during deferment and forbearance. More than half of our PLUS borrowers enjoy an interest rate of 2.92%

- **Stafford Loan**

We offer a 1% fee reduction to all borrowers, and enhanced benefits available in PA, AR, TN and FL.

Educaid, Wachovia's Education Finance Division

- **Wachovia's Educaid Select Loan (Z)**

A no-fee private loan for credit-ready or credit-worthy borrowers financing undergraduate, graduate, continuing health profession, law and foreign students, with an interest rate as low as 4.25%.

- **Educaid ISLP Loan for US students abroad (Z)**

This private loan is for credit-ready or credit-worthy borrowers wishing to finance students studying outside the U.S. Borrow up to cost minus aid and defer payments until after graduation.

- **TERI Continuing Education (T)**

A private loan for credit-ready or credit-worthy borrowers financing a part-time student. Generous borrowing limits with fees as low as zero percent and an interest rate as low as 3.99%.

Our job doesn't end once she's received her funds.

At Great Lakes, we know that many first-time student loan borrowers lack the money management skills they need during and after college to be able to repay their student loans.

Our personal financial management tools can help borrowers make informed money management and financial aid decisions, even before they've obtained their first loans. These tools include three downloadable guides and an interactive budgeting tool, the Budget Manager. The guides and the Budget Manager are available in the Borrower section of Great Lakes' website at www.glhec.org, along with information on money management, credit card usage, and navigating the financial aid process.

Great Lakes' personal financial management tools can help students create a secure financial future – that's part of our job too.



For more information on Great Lakes' personal financial management tools or other products, call toll free 1-866-464-7855 or visit www.glhec.org.

STUDENT LOAN BUYING GUIDE

NOTEWORTHY PRODUCTS

Educaid, Wachovia's Education Finance Division (cont.)

- **TERI Graduate Loan (T)**
A private loan for credit-ready and credit-worthy borrowers with fees as low as zero percent and an interest rate as low as 3.98%.
- **TERI Undergraduate (T)**
A private loan for credit-ready and credit-worthy borrowers financing an undergraduate student with fees as low as zero percent and an interest rate as low as 3.91%.

Education Solutions

- **CASL Private Loan (N)**
This zero-fee private loan is available to credit-ready or credit-worthy borrowers financing just about any degree-seeking undergraduate or graduate student. The interest rate may be as low as 3.85%.

HSBC Bank USA, N.A.

- **HSBC Undergraduate Loan (T)**
A zero-fee private loan for credit-worthy borrowers financing an undergraduate student enrolled at least half-time. Today's interest rate is 4.75%. This loan may be used to pay educational expenses from prior periods.

Iowa Student Loan Liquidity Corp

- **PLUS Loan**
Interest-free during the first 6 months.
- **Stafford Loan**
A zero-fee Stafford loan with a 2.50% interest rate reduction after 48 OTP.

Key Bank

Here are a suite of zero-fee loans for credit-worthy borrowers.

- **Alternative DEALs Best BET**
Finance a dental residency with interest rates as low as 2.65%.

"BU's role in private loans is to educate students and families about their options. We first suggest payment plans. If additional funds are needed, we supply information about a handful of loans that are not only advantageous to our students, but provide exceptional delivery service levels."

—Barbara Tornow, Senior Advisor to the VP for Enrollment, Boston University



- **Key Alternative Loan (IV)**
For undergraduate and graduate degree-seekers, the interest rate is as low as 3.3%.
- **Key Education Consolidation Loan**
A credit worthy borrower can combine ALL personal student loan debt (except credit card balances) into one manageable payment. Origination fees are as low as 0.5% with an interest rate as low as 3.15%.



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The liveliest character in design school.

Today's sought-after Hollywood animator.

You knew sources he could draw on for support.

Where to find the loans that keep dreams alive.

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STUDENT LOAN BUYING GUIDE

NOTEWORTHY PRODUCTS

Key Bank (cont.)

- **LawAchiever BarLoan (ABA)**
Finance a law residency with an interest rate as low as 2.65%.
- **LawAchiever Loan (ABA)**
Finance a law student with an interest rate as low as 3.10%.
- **MedAchiever Loan**
Finance a graduate student in the health professions with an interest rate as low as 2.65%.
- **MedAchiever RES Travel & Relo**
Finance a medical residency with an interest rate as low as 2.65%.

Maine Educational Loan Authority

- **The Maine Medical Loan**
A zero-fee private loan for credit-ready or credit-worthy Maine residents attending approved medical schools in the U.S. and Canada and for students attending approved medical schools in Maine. The interest rate today for all borrowers is 3.07%.

Medfunds

- **Stafford Loan**
Graduate Stafford loans have zero origination fees and generous repayment incentives. We waive 1% of origination fees for undergraduate Stafford loans.

Michigan Higher Education Student Loan Authority

- **PLUS Loan**
A zero-fee and zero-interest PLUS loan is available for qualified Michigan students.
- **Stafford Loan**
A zero-fee and zero-interest Stafford loan is available for qualified Michigan students.

"In many ways private loans are a necessary evil. I'm grateful our students have the opportunity to borrow to meet their individual needs. I'm distraught, however, that other resources are becoming less adequate."

—Phil Asbury, Director of Student Financial Aid, Rollins College



MyRichUncle

- **MyRichUncle Merit Loan (AAMC) (ABA) (Z)**
A private loan for credit-ready and credit-worthy borrowers with fees as low as zero, and an interest rate as low as 3.75%. A borrower who may not meet traditional standards of credit-worthiness may score well with us.

National Education

National Education's Preferred series of zero-fee loans looks attractive for credit-worthy borrowers, with interest rates as low as 3.57%.

- **Preferred Alternative Loan—Bar Review**
Law students may apply for as much as \$12,000 up to 3 months after graduation.
- **Preferred Alternative Loan—Business Graduate**
MBA students may borrow up to \$80,000.
- **Preferred Alternative Loan—CPA Study (IV)**
Undergraduate and graduate CPA students may borrow up to \$12,000.
- **Preferred Alternative Loan—Graduate**
Graduate students may borrow up to \$45,000.
- **Preferred Alternative Loan—Health**
Graduate and postgraduate health professionals may borrow up to \$100,000, and the interest rate may be as low as 3.57%.
- **Preferred Alternative Loan—Law**
Law students may borrow up to \$80,000.
- **Preferred Alternative Loan—Undergraduate**
Undergraduates may borrow up to \$50,000.

Nellie Mae

- **EXCEL Education Loan (NM)**
This loan is available to credit-ready or credit-worthy borrowers, with or without a co-maker, financing just about any student at a Nellie Mae approved school. The origination fee of 7% and today's interest rate of 5.25% are the same for all qualified borrowers.

"We had more lenders wanting to provide private loans to our students than we could deal with effectively, so we went through a RFP process. By picking one lender, we were able to get exceptional terms for our borrowers."

—Joe Russo, Director of Financial Aid, University of Notre Dame



- **MBA LOANS Private Loan (S)**
Sponsored by the Graduate Management Admission Council, this zero-fee loan for MBA students sports an interest rate as low as 3.75%
- **Student EXCEL (NM)**
If a sophomore, junior or senior wants to borrow on his/her own signature, no income is required to qualify for this loan. Such a borrower can expect an origination fee of 6.0% and an interest rate of 5.5%. Deferments are available during enrollment and for six months afterward.

Nelnet

- **CASL Private Loan (N)**
A private loan for credit-ready and credit-worthy borrowers financing a degree-seeking undergraduate or graduate degrees at qualified schools, or residency. Origination fees are as low as zero. Interest rates are as low as 3.85%.

New Mexico Educational Assistance Foundation

- **Link Private Education Loan (IV)**
A zero-fee private loan for credit-worthy borrowers financing a degree-seeking student with interest rates as low as 4.0%.
- **Stafford Loan**
Special for nursing or teaching employment in New Mexico! Work as a full-time nurse or teacher in New Mexico, and we offer 0% or 1.25% interest rates. A 5% principal reduction is available after 48 OTP.

NOWLoan\$

- **Stafford Loan**
Zero origination fees on Stafford loans.

As seen in *The Greentree Gazette*

Fees as low as 0%

Rates as low as 3.75% APR



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- *Credit-worthy Students and Students with Co-Borrowers*
- *Meritworthy™ Students who may not be Credit-worthy*

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STUDENT LOAN BUYING GUIDE

NOTEWORTHY PRODUCTS

Sallie Mae

- **Career Training Loan**

A private loan for credit-ready or credit-worthy borrower financing a career education student with an origination fee as low as 2.0% and an interest rate as low as 5.25%.

- **MBA LOANS Private Loan (S)**

A private loan for credit-worthy borrowers financing an MBA student with origination fees as low as zero and an interest rate as low as 3.75%. Payments may be deferred during at least half-time enrollment.

- **MEDLOANS Alternative Loan (AAMC) (IV)**

The zero-fee AAMC MEDLOANS ALP is available to credit-ready and credit-worthy borrowers financing a graduate health professional with an interest rate as low as 4.25%.

- **Signature Student Loan (S)**

America's most popular after-Stafford loan for credit-worthy borrowers is available from many lenders. It can have a zero origination fee and an interest rate as low as 4.75%.

- **Stafford Loan**

Stafford interest rates of 2.77% in-school and 3.37% in-repayment are enjoyed by 100 percent of our borrowers.

SC Student Loan Corp

- **PLUS Loan**

We rebate PLUS origination and guarantee fees. Each loan issued before January 1, 2005 is interest-free through the entire first year!

smartFUNDS

- **CASH Loan (ABA) (M)**

A credit-worthy borrower financing just about any student in a MOHELA-

approved school may apply for this private loan. The origination fee is \$50, and the interest rate may be as low as 4.25%.

Student Loan Funding Resources

Here are zero-fee private loans for credit-worthy borrowers financing a variety of students, at an interest rate as low as 4.25%.

- **ALTsource**

This loan is for undergraduate students.

- **DOCsource (AAMC)**

For graduate or post-graduate students in the health professions.

- **GRADsource**

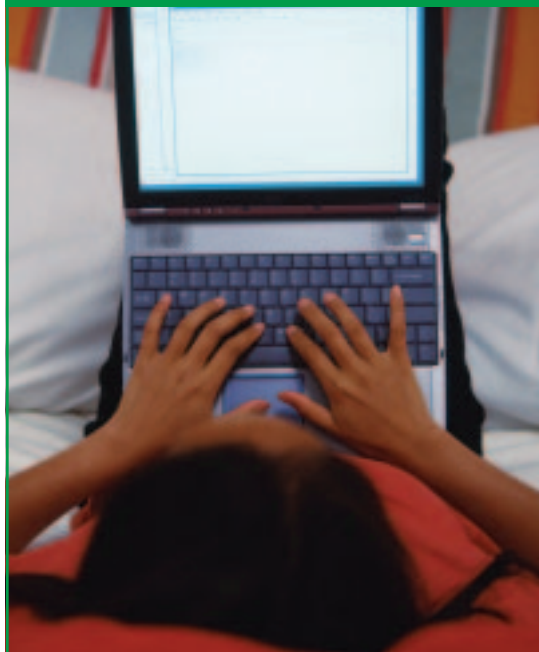
For graduate students.

- **MBAsource**

For MBA students.

- **Priority Loan (IV)**

For two-year and community college students.



She's just been accepted to the school of her dreams. She thinks she can't afford it. *Another Student lost.*

If only she knew she could...

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STUDENT LOAN BUYING GUIDE

NOTEWORTHY PRODUCTS

Student Loan Xpress

- **PLUS Loan**
We can tailor benefits based on the FAA's choice of servicer and/or guarantor.
- **Stafford Loan**
We can tailor benefits based on the FAA's choice of servicer and/or guarantor.

SunTrust

- **eCareer education loan (IV)**
A zero-fee loan for credit-worthy career students with an interest rate as low as 4%. Even international students with a co-signer are eligible.
- **eCon consolidation loan**
Credit-worthy borrowers should use this zero-fee loan and a co-signer to consolidate other private loans at an interest rate as low as 3.75%!
- **eMax education loan (IV)**
Most students with a credit-worthy co-maker can apply for this zero-fee loan and borrow at rates as low as 3.75%!

"Now that we're seeing keener price competition and more innovative product marketing, perhaps FAAs will do more shopping for lenders and their offerings."

—Richard Tombaugh, Editor,
The Greentree Gazette



Texas Higher Education Coordinating Board

- **College Access Loan (R)**
A fixed interest rate loan at 5.25% for borrowers with co-makers and students attending colleges and universities in Texas.
- **Variable Rate College Access Loan (R)**
A private loan with a 3.07% variable interest rate for students attending colleges and universities in Texas with credit-worthy co-makers.

U.S. Bank

- **U.S. Bank No Fee Education Loan (IV) (Z)**
A zero-fee private loan. The interest rate can be as low as 8.2% for a credit-ready borrower and as low as 4.25% for credit-worthy borrowers.

Wells Fargo Bank

- **Federal PLUS Loan**
We now offer parents the option to postpone payments up to four years while their student is in school.
- **Federal Stafford Loan**
On June 1, 2004 we received the Exceptional Performer designation from the Department of Education!

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Lender Code: 830310

The College Board is a not-for-profit membership organization whose mission is to connect students to college success and opportunity.

Unlike commercial banks and other for-profit lenders, the College Board's sole focus is education. Therefore, revenues from the Education Loan Program are continuously reinvested in programs that align with this mission.



Need Help With A College Loan?



If you need help with college financing, **College Foundation, Inc. (CFI)**, **Lender Code 807037**, can help – with low-interest education loans. An average borrower with \$10,000 in total Stafford Loans can save \$1,600 – \$1,900 by taking advantage of our borrower benefits! And CFI can save your parents money on PLUS Loans, too.

Call today to talk with one of our college financing specialists or visit our informative website.

www.CFNC.org
866-866-CFNC



Serving North Carolina Since 1955

STUDENT LOAN BUYING GUIDE

MARKET BEATERS

Noteworthy volume increases — January 1 thru December 31

STAFFORD LOANS	2002	2003
Academic Funding Group	90,000,000	173,623,023
ALL Student Loan Corporation	51,000,000	85,000,000
AmSouth Bank (revised)	163,082,008	200,363,697
Banknorth, N.A.	2,400,000	3,900,000
Chase	2,017,000,000	2,117,850,000
Citizens Bank	120,844,000	272,754,000
College Foundation, Inc	353,030,477	423,211,531
Edamerica	339,556,537	504,960,152
Educaid, Wachovia's Education Finance Division	1,162,767,784	1,392,373,269
First Federal Capital Bank	34,800,000	37,557,000
HSBC Bank USA	156,048,422	181,076,359
Illinois Designated Account Purchase Program	180,000,000	260,000,000
NOWLoan\$	36,900,000	42,300,000
Panhandle Plains Higher Education Authority	135,480,473	166,821,623
SC Student Loan Corp	254,027,692	289,926,103
smartFUNDS	48,400,000	67,900,000
Southwest Student Services Corporation	156,840,695	237,099,382
Standard Federal Bank	13,000,000	36,000,000
Student Loan Xpress	72,301,088	198,706,533
TCF National Bank	110,936,571	128,166,657
Vermont Student Assistance Corp	112,345,151	130,904,208
Washington Mutual	114,911,275	208,000,000
Wells Fargo Bank	1,583,000,000	1,753,000,000

PLUS LOANS	2002	2003
Academic Funding Group	11,000,000	15,500,000
ALL Student Loan Corporation (revised)	6,000,000	12,000,000
AmSouth Bank (revised)	17,534,578	22,346,663
Banknorth, N.A.	2,400,000	3,900,000
Chase	340,000,000	367,200,000
Citizens Bank	42,598,000	89,990,000
College Foundation, Inc	49,059,464	62,341,424
Edamerica	117,327,931	186,766,080
Educaid, Wachovia's Education Finance Division	111,572,075	144,562,861
First Federal Capital Bank	1,114,590	1,426,369
HSBC Bank USA, N.A. (revised)	12,496,578	16,283,641
Illinois Designated Account Purchase Program	48,000,000	60,000,000
Navy Federal Credit Union	10,802,550	12,544,000

STUDENT LOAN BUYING GUIDE

MARKET BEATERS

Noteworthy volume increases — January 1 thru December 31

PLUS LOANS (CONT.)	2002	2003
SC Student Loan Corp	22,029,719	29,074,340
smartFUNDS	4,600,000	7,900,000
Southwest Student Services Corporation	19,778,228	25,815,205
Student Loan Network	0	10,000,000
Student Loan Xpress	29,489,924	78,070,786
Vermont Student Assistance Corp (revised)	44,885,922	61,181,784
Washington Mutual	12,767,919	24,000,000
Wells Fargo Bank	108,000,000	137,000,000

FFEL CONSOLIDATION LOANS	2002	2003
ALL Student Loan Corporation (revised)	20,000,000	40,000,000
College Foundation, Inc	75,518,635	113,585,954
Connecticut Student Loan Foundation	22,048,579	36,887,046
Edfinancial	96,500,000	247,900,000
First Federal Capital Bank	8,025,202	17,585,735
Illinois Designated Account Purchase Program	125,000,000	150,000,000
Navy Federal Credit Union	12,647,815	27,600,000
New Hampshire Higher Ed Loan Corp	53,215,158	107,677,494
NextStudent Inc.	0	520,000,000
Panhandle Plains Higher Education Authority	88,316,630	135,718,078
SC Student Loan Corp	185,525,773	208,176,479
SLND - Bank of North Dakota	46,012,289	60,743,805
Southwest Student Services Corporation	1,086,840,455	1,357,645,368
Student Loan Xpress	1,318,000	2,322,000
Vermont Student Assistance Corp	71,076,488	200,005,000
Wells Fargo Bank	663,000,000	769,000,000

PRIVATE LOANS	2002	2003
Academic Funding Group	38,458,474	136,728,384
Access Group	372,223,466	522,593,011
ALL Student Loan Corporation		500,000
Chase	321,740,000	380,000,000
Citibank	875,000,000	1,100,000,000
First Federal Capital Bank	260,769	948,011
First Marblehead	1,100,000,000	1,650,000,000
HSBC Bank USA, N.A. (revised)	0	4,361,448
Illinois Designated Account Purchase Program	36,000,000	76,000,000
Maine Educational Loan Authority	5,122,925	7,199,223

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MARKET BEATERS

Noteworthy volume increases — January 1 thru December 31

PRIVATE LOANS (CONT.)	2002	2003
MOHELA	24,096,907	31,839,453
NextStudent Inc.	0	8,000,000
Sallie Mae	2,300,000,000	3,300,000,000
SC Student Loan Corp	3,583,322	6,206,006
SLND - Bank of North Dakota	10,552,782	12,514,178
smartFUNDS	3,000,000	8,800,000
Student Loan Network	0	10,000,000
TCF National Bank	10,695,705	21,408,745
Vermont Student Assistance Corp	6,656,120	13,544,198

STAFFORD LOANS (FORECAST)	2003	2004
Academic Management Services	324,721,928	363,493,893
ALL Student Loan Corporation	85,000,000	125,000,000
AmSouth Bank	200,363,697	261,000,000
Banknorth, N.A.	3,900,000	5,800,000
Chase	2,117,850,000	2,329,635,000
College Board/College Credit	169,476,002	179,331,485
College Foundation, Inc	423,211,531	554,473,168
Connecticut Student Loan Foundation (revised)	104,616,613	119,573,908
Edamerica	504,960,152	696,008,000
Educaid, Wachovia's Ed Finance Div (revised)	1,392,373,269	1,588,859,398
Educational Funding Services Inc	57,059,825	75,029,429
First Federal Capital Bank	37,557,000	42,803,000
Illinois Designated Account Purchase Program	260,000,000	320,000,000
LaSalle National Bank	2,000,000	5,000,000
Navy Federal Credit Union	26,130,000	30,000,000
Panhandle Plains Higher Education Authority	166,821,623	196,000,000
SC Student Loan Corp	289,926,103	320,000,000
Standard Federal Bank	36,000,000	50,000,000
Student Loan Network	10,000,000	20,000,000
TCF National Bank	128,166,657	140,500,000
Vermont Student Assistance Corp	130,904,208	145,026,551
Washington Mutual	208,000,000	239,000,000
Wells Fargo Bank	1,753,000,000	1,928,000,000

PLUS LOANS (FORECAST)	2003	2004
Academic Funding Group	15,500,000	20,000,000
Academic Management Services	121,859,291	141,358,736

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GUIDE****MARKET BEATERS**

Noteworthy volume increases — January 1 thru December 31

PLUS LOANS (FORECAST, CONT.)	2003	2004
ALL Student Loan Corporation (revised)	12,000,000	25,000,000
AmSouth Bank (revised)	22,346,663	29,000,000
Banknorth, N.A.	3,900,000	5,800,000
Chase	367,200,000	411,264,000
College Foundation, Inc	62,341,424	99,204,800
Connecticut Student Loan Foundation (revised)	21,663,748	24,193,826
Edamerica	186,766,080	267,992,000
Educational Funding Services Inc	3,433,123	5,885,109
First Federal Capital Bank	1,426,369	2,081,826
Illinois Designated Account Purchase Program	60,000,000	70,000,000
Navy Federal Credit Union	12,544,000	14,000,000
SC Student Loan Corp	29,074,340	35,000,000
Student Loan Network	10,000,000	30,000,000
TCF National Bank	10,267,911	12,250,000
Vermont Student Assistance Corp (revised)	61,181,784	69,467,681

FFEL CONSOLIDATION LOANS (FORECAST)	2003	2004
ALL Student Loan Corporation (revised)	40,000,000	60,000,000
Connecticut Student Loan Foundation	36,887,046	58,480,425
Educaid, Wachovia's Education Finance Division	856,878,369	1,432,306,000
First Federal Capital Bank	17,585,735	30,391,203
Panhandle Plains Higher Education Authority	135,718,078	150,000,000
SC Student Loan Corp	208,176,479	230,000,000
Student Loan Network	10,000,000	25,000,000
Wells Fargo Bank	769,000,000	845,000,000

PRIVATE LOANS (FORECAST)	2003	2004
Academic Funding Group	136,728,384	160,000,000
ALL Student Loan Corporation	500,000	1,000,000
Chase	380,000,000	444,600,000
First Federal Capital Bank	948,011	2,233,884
Illinois Designated Account Purchase Program	76,000,000	100,000,000
Maine Educational Loan Authority	7,199,223	8,220,498
Michigan Higher Education Student Loan Authority	23,000,000	29,000,000
MOHELA	31,839,453	39,300,000
TCF National Bank	21,408,745	26,000,000
U.S. Bank	92,466,475	117,000,000
Vermont Student Assistance Corp	13,544,198	39,183,701

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