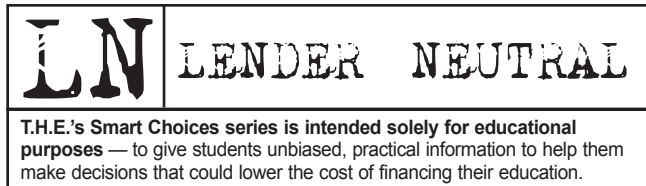


Introducing our lender-neutral stamp of approval

When you see this mark on any of our brochures, mailings or presentations, you can feel confident that the material is:



- **Educational:** Strictly for the purpose of giving students practical information about their financial choices so they can make the best decision for their own situation.
- **Lender-neutral:** We are not selling T.H.E. or its products, directly or indirectly, in any materials bearing the LN stamp.
- **Safe from scrutiny:** This stamp offers a sense of security for you and your staff, that you are not influencing student choices with lender “marketing.”

T.H.E. Joins with Mapping Your Future to Add More Choices

With T.H.E.'s varied materials, you can customize a borrower education plan based on your campus's needs. And to give you more options, we recently became a “friend” of Mapping Your Future, a national collaborative, public-service organization providing financial literacy to students, families and schools.

With the convenience of Mapping Your Future's Online Student Loan Counseling (OSLC), schools can meet federal loan counseling requirements and help borrowers understand their obligations. You can always supplement the online sessions with one or more of our lender-neutral financial literacy topics:

- In-person presentation led by T.H.E. representative
- Online tutorials at www.theloanprogram.org
- Printed borrower education material provided by T.H.E.

How to sign up for online student loan counseling through Mapping Your Future:

1. Complete the school sign up form at <http://mapping-your-future.org/services/fao.cfm>
2. The school signup form is then sent to Mapping Your Future's Customer Service and Project Coordinator
3. Get the word out to your students to complete counseling through OSLC.

Not currently using Online Student Loan Counseling? Learn more or sign up online at www.mappingyourfuture.org.

Get to know our financial literacy resources

Though we've been educating borrowers in different ways for years, we've recently dedicated extra time and effort to develop the “Smart Choices” financial literacy series, consisting of brochures, presentations and online tutorials all aimed at helping your students make wise decisions. Along with newly created materials, we've reviewed and revamped existing resources to make sure they are worthy of the lender-neutral stamp.

The series includes:

- Blue Skies: A Quick Guide to Smart Borrowing
- Solid Ground: Understanding the Long-Term Impact of Good Credit
- Smooth Sailing: How to Create and Navigate a Real-World Budget
- Questions to Ask When Evaluating Lenders
- Entrance, exit and debt management presentations



Face time: T.H.E.'s corporate presenters deliver lender-neutral education

In addition to brochures and online materials, our corporate presenters can deliver any of our lender-neutral education directly to your students. Whether it's a standard exit or entrance presentation, or a highly customized budgeting and debt management session, Erin Adams and Joe Pruden will make sure borrowers have the practical information they need to make smart decisions about paying for school.

Rely on our experts in the field to get these valuable messages to your students – and free up some precious time in your workday to accomplish a few more things.

And while we can't stamp Joe and Erin with the lender-neutral mark, rest assured that they are fully committed to our unbiased approach to borrower education. In addition to Erin and Joe, we have several highly qualified staff members who are ready and available to do presentations.



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Online tutorial for borrowers to debut September 4

Your students will have one more way to get timely, practical loan information when T.H.E.'s **Quick Guide to Smart Borrowing** goes online September 4. Based on the lender-neutral guidance and facts provided in our **Blue Skies** brochure, this online tutorial will give new borrowers real-world advice for evaluating lenders, finding ways to borrow less and saving thousands in repayment. A combination of audio and visual elements, this tutorial will last about five minutes — just long enough to give your students the money-saving tips they need to make smart choices for the rest of their academic career.

Once it's online, students will be able to quickly find the link posted prominently on our home page at www.theloanprogram.org. Tutorials based on our other education brochures, including Solid Ground, are also in the works for this fall. We'll let you know as soon as they go live.

Ordering our education materials just got easier

With one click from our Tools and Resources page, you'll be ready to enter your order for any of T.H.E.'s lender-neutral education brochures and presentations. Once the e-mail automatically generates, simply provide the name of the resource(s), the quantity desired, due date, shipping address and contact information. We'll do the rest.

Find the complete timeline of resources, available for download or ordering, on our web site:

<http://www.northstar.org/FAO/Resources.aspx>.

