

More ways to help your students borrow less, spend less, pay back less

The student loan world has changed a lot since our fall newsletter. What started with investigations into lender-school relationships has led to big legislative changes—and now it seems the subprime mortgage crisis is spilling over into all segments of the economy, including student loans.

One thing is certain: Total Higher Education will

continue to bring you superior service and exceptional borrower education.

In this newsletter, you'll find more ways to educate your students to make smart choices. All of our materials—from lender-neutral brochures to timely presentations—empower students to borrow less, spend less and ultimately pay back less.

Education for Enrolled Students

Get students to think ahead with a reality check

"Though we are spending money like crazy while in medical school, it seems to come to us magically with no ramifications.....until we're in way over our heads. It's good to have the little 'reality checks' that provide us something to keep in the back of our minds." —Med student, Virginia

It doesn't take long for students to get in over their heads when it comes to student loans. But a quick reality check early in the process is a great way to get them thinking about smart choices down the road.

Our new brochure, [Bright Ideas: Gauge Your Debt](#), is one such reality check. Geared for students in the early stage of their education, this brochure helps borrowers:

- Comprehend the reality of repayment and what kind of costs they'll face after school
- Consider their ability to repay loans, taking into account their earning potential
- Estimate their monthly student loan payment
- Find realistic ways to spend less in school so they can borrow less

Like all of the materials in our Smart Choices series, Bright Ideas: Gauge Your Debt is lender-neutral.



What the headlines mean for students

Make sure your students understand what the legislative changes and economic conditions mean for them with T.H.E.'s newest presentation, [Student Loan Update](#).

In clear, simple terms, it explains to students:

- **How recent legislation and economic conditions are affecting students loans**
- **Why they need to reevaluate their loans and lenders, now more than ever**
- **What they can do to budget and borrow responsibly**

Positive reviews are rolling in from students and administrators who saw the presentation on campus or during a recent webinar, which will soon be available as a tutorial on our web site.

What students are saying

"Thanks for boiling down to the main points and not bombarding us with too much information."

"Clearing up [recent news] headlines was helpful. Thank you for including our actual amounts of money in your figures. Often examples are so low that it's not helpful. This was helpful!"

"Thanks for putting all this information together. The numbers were pertinent to us – they are good estimates."

Smart Choices

Borrower education and financial literacy news from Total Higher Education

Education for Upcoming Graduates

Steer students toward a smooth repayment

Graduation's just around the corner...Are your students ready for repayment? Are they prepared to manage their debt? Do they know what a repayment strategy is—or how to make one?

Our new presentation, *Road to Repayment: Avoid Costly Curves*, steers students toward a hassle-free, money-saving repayment period. With this lender-neutral presentation (which can be delivered as part of an exit counseling session or stand-alone debt management session), students learn how to

- Create the least expensive repayment plan
- Save money through directed payments
- Craft a personalized repayment strategy via step-by-step instructions
- Avoid a costly transition to deferment or repayment

Feel free to download and deliver this presentation yourself, or invite one of our experienced presenters to do it for you. Either way, don't let students drive off without these essential directions.



Get more repayment guidance through our Electronic Loan Counselor

The Electronic Loan Counselor (ELC) is another resource that students can use to organize their loan information, figure out their repayment strategies and save money by creating a personalized repayment plan.

Using the tool is easy

Students can visit ELC at <https://www.theloanprogram.org/ELC/>. We already have their T.H.E. loan information pre-populated, so all they have to do is add their non-T.H.E. loan information and select a repayment goal. The ELC will show them a variety of personalized repayment options.

Students can even select and implement a strategy that's right for them right on the site.

Understand loan forgiveness—and why it's not for everyone



Students probably have a lot of questions about the new loan forgiveness program, especially if they are considering a career in public service. How does it work, who's it for, and how much will it save me?

Help students evaluate the pros and cons with T.H.E.'s newly developed brochure, *Bright Ideas: Public Service Loan Forgiveness*. This lender-neutral resource explains:

- Eligibility for the program
- Approximate monthly payments under this program
- The risks of loan forgiveness
- What questions students should ask themselves when deciding if it's right for them

For those with the commitment to public service, this program may provide significant debt relief. Give your students the facts to make an educated choice.

What we're doing to serve you better

Team up with T.H.E. and Mapping Your Future to satisfy regulations

As of July 1, 2008, schools will be required to conduct entrance and exit presentations on their own, without the help of lenders. To help you satisfy this new requirement, T.H.E. recently joined Mapping Your Future®, a national resource for online entrance and exit sessions. With this program, students complete entrance and exit training online, rather than attending a campus presentation. As members of Mapping Your Future, our corporate presenters, Erin Adams and Joe Pruden, can get you signed up to start using the tool.

While getting this education online is a good starting point, T.H.E. also provides a full suite of debt management presentations to supplement the instruction.

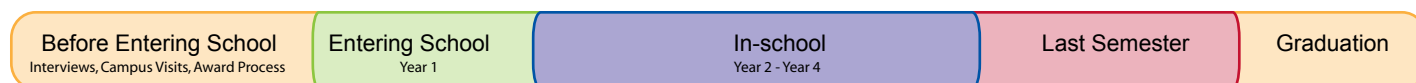
Another way to meet federal obligations is our train-the-trainer program, through which Joe or Erin prepare your school's representative to deliver T.H.E.'s lender-neutral entrance and exit presentations. We provide the PowerPoint™, talking points and any additional guidance needed to present the required information; you do the talking.

Once the basic requirements are covered, you can turn to our corporate presenters to provide more in-depth, personalized and practical education about budgeting, debt management and repayment strategies. Get in touch with Joe or Erin to talk about the possibilities. Their contact information is listed below.

Ordering made easy

To order any of our borrower education resources, just go to our [Tools and Resources](#) page and enter your order. 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 website



Reach out to our staff for more help

Corporate presenters

You may have already met Erin and Joe during a campus visit. But even if you have yet to invite our knowledgeable corporate presenters to your school, you can be assured that like our lender-neutral borrower education materials, they are fully committed to an unbiased approach to borrower education.



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Debt management counselors

Remember, our experienced debt management counselors are available to work with your students for a more personalized approach on any tools featured in this newsletter. Debt management counselors can be reached at 1-866-562-6672.

Coming soon: Enhanced Borrower Education

As part of our emphasis on service and borrower education, we will soon unveil our new lender-neutral borrower education section on our website. Complete with resources from calculators to brochures and tutorials, the goal will be to help students minimize their education costs for every stage of their borrowing.

“With this new website section, Total Higher Education will offer you a full suite of borrower education materials that you can use to help your students through every step of the borrowing process. Always educational and lender-neutral, borrower education is the foundation of T.H.E.’s nonprofit mission to help lower the cost of financing higher education.”

—Taige Thornton, President and CEO of NorthStar



LESS is more

What kind of student loan company tells its customers to borrow less—AND actually shows them how?

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