**Wednesday, May 8th, 2013**

10:00 a.m. – 12:30 p.m.  
**Registration Open**  
Golf Villa A & B

10:00 a.m. – 12:30 p.m.  
**Exhibitor Displays Open**  
Golf Villa A & B

10:30 a.m. – 11:00 a.m.  
**Newcomers Welcome**  
*Doug Minter, MAFAA President 2012-13*

11:00 a.m. – 12:30 p.m.  
**LUNCH**  
Inn Dining Room

12:30 p.m. – 2:15 p.m.  
♦  
**President’s Welcome**  
*Doug Minter, MAFAA President 2012-13*

♣  
**Charity - MN Safety Council / Distracted Driver Program**  
*Lisa Kons, Continuing Education Coordinator, Minnesota Safety Council*

♠  
**Keynote: Getting Remarkable Results through Leadership, Communications, and Change**  
*Craig Valentine, Motivational Speaker, President of The Communication Factory*

What does it take to get remarkable results in leadership and life? Is there one secret to success? No. There is not one secret; there are four. In this powerful and interactive keynote, Craig Valentine will share the 4-step cycle that helps you become the leader that others want to follow and inspires you to live the life you desire and deserve.

2:15 p.m. – 2:45 p.m.  
**Registration Open**  
Golf Villa A & B

2:15 p.m. – 4:30 p.m.  
**Exhibitor Displays Open**  
Golf Villa A & B

2:30 p.m. – 3:30 p.m.  
♦  
**Presenting Yourself with Impact**  
*Craig Valentine, Motivational Speaker, President of The Communication Factory*

There is a definite PROCESS for presenting with impact and persuading with ease. Once you master it, you WILL find doors opening for you that you never even knew existed. In this session you will pick up several tools to keep your audiences leaning on your every word and get them to take the next logical step you want them to take.

♠  
**2013-14 Verification (repeated Thursday @ 11:00 a.m.)**  
*Byron Scott, Training Officer, US Department of Education*

This session will focus on verification requirements for 2013-14 including the elements that can be selected for verification and how those elements must be verified.

♥  
**Generation Y Communication Strategies**  
*Lorinda Deihl, Campus Engagement and Education Consultant, American Student Assistance*

Recognized as tech-savvy teens, the millennials are now college graduates. But, unlike their predecessors, these alums are struggling in the workplace, and burdened by historically high levels of unemployment and debt for this age group. So how do you help them successfully manage the transition from school to work?

Join us for this session as we take a closer look at what millennials are surrounded by—and what makes them tick. Using this understanding, this session will help you build strategies for these alumni, from student loan repayment to career counseling, and from institutional engagement to job retention.

♣  
**What We Wish We Could Tell You: Directors Uncensored**  
*Lori Vedder, Director of Financial Aid, University of Michigan - Flint*

This session will provide attendees with a reality check about office behavior and how to get noticed in a positive way for advancement.

3:30 p.m. – 4:00 p.m.  
**BREAK**  
Golf Villa A & B
Wednesday, May 8th, 2013 continued

4:00 p.m. – 4:55 p.m.
♦ R2T4 for Modular Programs
   Byron Scott, Training Officer, US Department of Education
Stay compliant and make the R2T4 process work for your office and students. Understand the impact of module courses on R2T4 and better utilize R2T4 tools to properly calculate aid eligibility for students.

♠ Soft Skill Training—Interacting with Veterans
   Deann Schloesser, Assistant Registrar/VA Certifying Official, South Central College
   Pat McAuley, Student Services Coordinator/Financial Aid Outreach, South Central College
This session will provide an overview of available types of veteran’s educational benefits. Best practices will be shared as well as how you can most effectively provide comprehensive services to students receiving veteran’s educational benefits. There will be open dialogue on the techniques that schools use in the areas of financial aid, registration, billing, and academic outreach. Come prepared to learn and share!

♥ PowerFAIDS User Group
   Facilitators: Sandy Sundstrom / Bill Silva-Breen

♠ ISRS User Group
   Facilitator: Mike Uran

♦ Campus Vue User Group
   Facilitator: Paul Haugen

♦ Banner User Group
   Facilitator: Lynette Wahl

5:00 p.m.
♦ Associate Members
   Olson Board Room

♦ Private—For-Profit Colleges
   Golf Villa C

♥ Private—Non-Profit Colleges
   Pillsbury

♦ State Universities
   Golf Villa D

♦ Two-Year Public Colleges
   Town Hall Ballroom

♦ University of Minnesota
   Anderson F

6:00 p.m. – 8:00 p.m.
DINNER
   Inn Dining Room

8:15 p.m. – 9:30 p.m.
Evening Entertainment—Casino Night
   Viking Room

“First Generation” Movie (95 mins.)
An award-winning feature-length documentary narrated by Golden Globe nominee Blair Underwood, FIRST GENERATION tells the story of four high school students - an inner city athlete, a small town waitress, a Samoan warrior dancer, and the daughter of migrant field workers - who set out to break the cycle of poverty and bring hope to their families and communities by pursuing a college education. Shot over the course of three years and featuring some of our nation’s top educational experts, this 95 minute documentary explores the problem of college access faced by first generation and low-income students and how their success has major implications for the future of our nation.
Thursday, May 9th, 2013

6:30 a.m. – 7:15 a.m.  Morning Walk  Inn Lobby / Fireplace
7:00 a.m. – 8:30 a.m.  BREAKFAST  Inn Dining Room
7:30 a.m. – 8:30 a.m.  Final Conference Registration  Golf Villa A & B
8:00 a.m. – 5:00 p.m.  Exhibitor Displays Open  Golf Villa A & B
8:30 a.m. – 9:30 a.m.  ♦ General Session—Federal Update  Town Hall Ballroom
Byron Scott, Training Officer, US Department of Education
Byron Scott will present up-to-date information on a number of Department of Education activities and initiatives.

9:30 a.m. – 5:00 p.m.  Wellness—FREE Chair Massages (Sign-up in exhibitor area)  Golf Villa A & B
Sponsored by students of Globe University / MN School of Business

9:40 a.m. – 10:30 a.m.  ♦ Administrative Capability  Pillsbury
Eileen Welsh, Training Specialist, NASFAA
Administrative capability is one of the cornerstones to a school's participation in the Title IV programs. These regulations set campus-wide standards that a school must meet. These standards require schools to work as a cohesive organization to deliver Title IV aid. Are you looking for ways to assess how you are meeting key standards such as: resources, compliance, and conflicting information? This session reviews these issues and shares how they can be practiced on your campus.

 ♦ Counseling Borrowers on Pay as You Earn and Income-Driven Plans  Anderson F
Susan Neppl, Training Specialist, Great Lakes Higher Education Guaranty Corporation
Pay as You Earn and changes to IBR and ICR can help borrowers successfully manage repayment. Learn more about these plans so you can better counsel students. This session will help you understand how students qualify for the various income-driven plans as you prepare for upcoming exit counseling sessions.

♥ State Grant Application Interface with FAFSA (repeated @ 1:10 pm)  Golf Villa D
Ginny Dodds, Manager of State Financial Aid Programs, Minnesota Office of Higher Education
Program manager from the Minnesota Office of Higher Education will provide training and updates on the new Minnesota State Grant eligibility questionnaire interface with the FAFSA application.

♦ Minnesota Indian Scholarship  Golf Villa C
Lara Gerhardson, Outreach Liaison, MN Indian Scholarship program, MN Office of Higher Education
Megan FitzGibbon, Manager of State Scholarship Programs, MN Office of Higher Education
This session will cover the MN Indian Scholarship Program and its outlook for the next year. Lara Gerhardson will discuss her role as the Outreach Liaison for the program. The online application system, including the student application and school functions, will also be covered.

10:30 a.m. – 11:00 a.m.  BREAK  Golf Villa A & B
11:00 a.m. – 11:50 a.m.

♦ **2013-14 Verification** *(repeat)*
  Byron Scott, Training Officer, US Department of Education

This session will focus on verification requirements for 2013-14 including the elements that can be selected for verification and how those elements must be verified.

♦ **OHE Study of Effects of State Grants on the Student Population**
  Meredith Fergus, Policy Analyst, MN Office of Higher Education
  Ginny Dodds, Manager, State Financial Aid Programs, MN Office of Higher Education

The Minnesota Office of Higher Education conducted a study of effects of state grants on the student population.

♥ **Safety in the Financial Aid Office**
  Mike Turner, Manager of Safety & Security, College of St. Scholastica

This session will provide best practices that your office may want to use to keep your staff and you safe. How to handle disgruntled parents/students, recognizing threatening situations, implementing an effective alert system, and testing mechanisms are just a few of the many items that will be covered. Safety is a full-time job—don’t make it a part-time practice!

♥ **Foster Youth Panel Presentation**
  Michael Arieta, Financial Aid Counselor, University of Minnesota
  Jesus Hernandez, Assistant Dean of Financial Aid, Gustavus Adolphus College

Session will cover the federal ETV program and additional services available to youth aging out of the foster care system and wishing to pursue higher education or vocational training. We will also cover what additional services foster youth need and what road blocks they face when pursuing higher education. We will help participants explore ways they can assist this population of students with the financial aid process. We will also discuss better ways to help identify this population and provide early intervention when needed with issues individuals face when navigating the higher ed system.

♦ **Using NASFAA Tools**
  Eileen Welsh, Training Specialist, NASFAA

NASFAA's financial aid management tools can help you evaluate and improve your school's administration of Title IV and other student aid programs. The session will highlight best practices and practical ways these user-friendly tools can assist you to enhance daily aid office operations, collaborate with others on campus, and stay in compliance with federal regulations. Learn more about these tools how to use them on your campus.

11:50 a.m. – 1:10 p.m.

**LUNCH**

Inn Dining Room
Thursday, May 9th, 2013 continued

1:10 p.m. – 2:00 p.m.

♦ FA Shopping Sheet, College Score Card and Other Consumer Information
  Anderson F
  Byron Scott, Training Officer, US Department of Education
  The Department of Education has recently introduced new consumer choice tools. Learn about the Shopping Sheet and the College Scorecard in this session, which will also cover some other – perhaps lesser known – requirements for consumer information and Program Participation Agreement requirements.

♠ Minnesota GI Bill
  Golf Villa D
  Megan FitzGibbon, Manager of State Scholarship Programs, MN Office of Higher Education
  This session will provide a review of the processes and procedures for the Minnesota GI Bill including any changes to the program due to new or pending legislation. It will also cover online applications and school functions.

♥ State Grant Application Interface with FAFSA (repeat)
  Pillsbury
  Ginny Dodds, Manager of State Financial Aid Programs, Minnesota Office of Higher Education
  Program manager from the Minnesota Office of Higher Education will provide training and updates on the new Minnesota State Grant eligibility questionnaire interface with the FAFSA application.

♣ Verification: Your Institution Holds All the Cards. What’s Your Next Move?
  Golf Villa C
  Kari Zakariasen, Director of Student Financial Services, Rasmussen College – Brooklyn Park/Maple Grove Campus
  Rachel Lykken, Financial Aid Counselor, Hamline University
  Susan Neppl, Training Specialist, Great Lakes Higher Education Guaranty Corporation
  Now that you have all of the documentation required to verify a file, what should you do next? This session will show you the easiest steps to completing verification. A panel of financial aid administrators will review common issues that arise and share procedures for successfully completing this important requirement.

2:00 p.m. – 2:30 p.m.

BREAK

Golf Villa A & B

2:30 p.m. – 3:20 p.m.

♦ State Demographer Update on MN Educational Landscape
  Golf Villa D
  Susan Brower, State Demographer, MN State Demographic Center
  Over the next two decades, Minnesota will experience a number of important demographic shifts. Population aging, diversity and new regional growth patterns will impact our lives in a variety of ways. In this session, Susan will talk about these demographic trends and explain how they are shaping the future of education and work in Minnesota.

♠ FERPA: Protecting your Student’s Right to Privacy
  Anderson F
  Susan Neppl, Training Specialist, Great Lakes Higher Education Guaranty Corporation
  This session will outline the disclosure requirements in the Family Education Rights and Privacy Act (FERPA). We will define the educational records that are covered under FERPA, and review the types of records that are not considered educational records. We will also review the various types of educational records; define the written consent requirement needed for non-directory information and the exceptions to the written consent requirement for certain types of education records.
Thursday, May 9th, 2013 continued

2:30 p.m. – 3:20 p.m. ❖ 150% Subsidized Loan Limit (if guidance published by May 3, 2013) or Open Q&A
Byron Scott, Training Officer, US Department of Education

Due to a statutory change, new borrowers after July 1, 2013, will be limited to borrowing subsidized Stafford loans for 150% of the length of the student’s academic program. This session will discuss implementation of this requirement. If the Department has not published guidance on this topic by May 3, 2013, this session will be an open Q&A with Byron.

❖ Access to Higher Education for Undocumented Students
Meghan Flores, Associate Director of Financial Aid Operations St. Catherine University
Ginny Dodds, Manager of State Financial Aid Programs, Minnesota Office of Higher Education

Come to learn more about a variety of topics that impact undocumented students, including the Department of Homeland Security’s Deferred Action for Childhood Arrivals (DACA) and the status of legislative proposals for the MN Prosperity Bill and the Governor Dayton’s budget proposal to qualify DACA eligible students for state financial aid. We will also discuss how to identify and support undocumented students on your campus.

❖ Consortium and Contractual Agreements
Eileen Welsh, Training Specialist, NASFAA
Jeff Olson, Director of Financial Aid, Bethel University

Consortium and contractual agreements allow schools to provide options for students in completing their program of study. The session will examine the purpose of consortium and contractual agreements, the differences between these two types of written agreements, and the requirements governing their use. The session also will review various school options in offering, constructing, and executing written agreements. Participants will receive a handout containing tools and tips that their school can use in setting up written agreements.

3:30 p.m. – 5:30 p.m.

3:30 p.m. NETWORKING

3:30 p.m. “First Generation” movie (repeat)

An award-winning feature-length documentary narrated by Golden Globe nominee Blair Underwood, FIRST GENERATION tells the story of four high school students - an inner city athlete, a small town waitress, a Samoan warrior dancer, and the daughter of migrant field workers - who set out to break the cycle of poverty and bring hope to their families and communities by pursuing a college education. Shot over the course of three years and featuring some of our nation’s top educational experts, this 95 minute documentary explores the problem of college access faced by first generation and low-income students and how their success has major implications for the future of our nation.

5:00 p.m. Charity Raffle Closes

6:00 p.m. – 7:00 p.m. Social Hour
Cash Bar / Raffle Winners Posted

7:00 p.m. – 8:30 p.m. BANQUET AND AWARDS
Raffle Gifts Must be Claimed by 8:30 p.m. tonight

After Banquet Bonfire (weather permitting)
Friday, May 10th, 2013

7:30 a.m. – 9:00 a.m.  BREAKFAST  Inn Dining Room
9:00 a.m. – 10:30 a.m.  Run, Hide, Fight  Town Hall Ballroom

Jeff Herr, Police Chief, Annandale Police Department

Active shooter incidents are sweeping our country at a rate that continues to rise. In the past, police have recommended to call 911 and not get involved. The tide has changed..., if you find yourself in an active shooter situation, law enforcement is now advocating RUN, HIDE, FIGHT! Recent statistics have shown that people have a better chance of survival if they take an active stance instead of waiting to be rescued by police. Jeff will be speaking on current active shooter events and how to prepare yourself and your workplace to survive a critical incident. Some additional topics discussed: recognizing potential workplace violence, managing the consequences of an active shooter situation, preparedness and training.

10:30 a.m. – 10:45 a.m.  BREAK  Town Hall Ballroom
10:45 a.m. – 11:00 a.m.  Federal Q and A  Town Hall Ballroom
Byron Scott, Training Officer, US Department of Education

11:00 a.m. – 11:30 a.m.  Business Meeting  Town Hall Ballroom
Doug Minter, MAFAA President 2012-13

11:30 a.m. – 11:50 a.m.  State Update  Town Hall Ballroom
Ginny Dodds, Manager of State Financial Aid Programs, Minnesota Office of Higher Education

11:50 a.m. – 12:00 p.m.  Closing  Town Hall Ballroom
David Vikander, MAFAA President 2013-14
# 2012 – 2013 Conference Planning Committee Members

<table>
<thead>
<tr>
<th>Name</th>
<th>Affiliation</th>
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<tbody>
<tr>
<td>Jarod Paulson, Co-Chair</td>
<td>Capella University</td>
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<tr>
<td>Trish Johnson, Co-Chair</td>
<td>College of St. Scholastica</td>
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<tr>
<td>Dick Battig, Site Chair</td>
<td>St. Mary’s University</td>
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<tr>
<td>Tracy Drechsler</td>
<td>American Student Assistance</td>
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<tr>
<td>Valerie Knopp</td>
<td>St. Cloud State University</td>
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<tr>
<td>Susan Neppl</td>
<td>Great Lakes Higher Education Guaranty Corporation</td>
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<tr>
<td>Kris Parker</td>
<td>Carleton College</td>
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<tr>
<td>Bailey Staben, Web Manager</td>
<td>University of Phoenix, St. Louis Park, MN</td>
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<tr>
<td>Sandy Sundstrom</td>
<td>St. Olaf College</td>
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<tr>
<td>Carol Swenson</td>
<td>Great Lakes Educational Loan Services, Inc.</td>
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<tr>
<td>Ashley Wilkemeyer</td>
<td>Minnesota State College - Southeast Technical, Winona</td>
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MAFAA Corporate Donors

2013 Spring Conference Donations

The following associate member organizations have donated to MAFAA for 2012-2013. You will find the vendor displays in Golf Villas A & B. Please stop by and visit them!

American Student Assistance – SALT
Charter One Bank
Discover Student Loans
First Marblehead Corporation
Great Lakes Educational Loan Services, Inc.
iHELP Private Student Loans
Inceptia
Minnesota Office of Higher Education/SELF
Nelnet
Sallie Mae
Wells Fargo EFS
American Student Assistance® (ASA) partnered with colleges and universities to create SALT. The program treats student debt as a solvable problem and uses it as an educational vehicle to teach borrowers financial skills. Using student loans and the higher education experience as a series of “teachable moments,” SALT helps students develop competencies that lead to long-term success. SALT combines one-on-one loan counseling with interactive financial education tools and other, targeted services (scholarship search, job hunting, college selection) to engage borrowers before they borrow, during school, through repayment—and for life.

With SALT, students and alumni can:

- Get help with student loans.
- Find money for school.
- Learn to take charge of their finances.
- Find scholarships, internships, and jobs.
- Enjoy exclusive deals and discounts.

Saltmoney.org offers rich bite-sized content in the form of interactive videos and financial literacy modules. The pop-culturally relevant SALT Blog gets students to join the conversation, and SALT’s custom apps keep finances top-of-mind.

SALT knows how, when, and where to speak to students and alums, because we relied on their input to help build the program. Our product offerings are always evolving based on that continued feedback.

Learn more at schools.saltmoney.org.

Education Debt Management
SALT aims to change member behavior as measured by:
- Increasing rate of loans in good standing.
- Decreasing overall average borrower indebtedness.
- Decreasing the use of alternative education loans.

About American Student Assistance
SALT is the latest offering from the nonprofit American Student Assistance, which has helped borrowers manage their education debt since 1956. This public purpose organization serves 14 million borrowers—94% of which are in good standing. ASA also provides several college planning programs in the Boston area, including TRIO, Talent Search and Upward Bound, GEAR UP, and the Success Boston initiative. Visit us at asa.org.
CHARTER ONE TRUFIT STUDENT LOAN®
FINANCING THAT FITS.

The Charter One TruFit Student Loan® can help your students borrow the full cost of their education with a choice of fixed or variable rate, no fees and flexible repayment options that fit their life.

FEATURING:
• Low fixed and variable interest rate options
• Available nationwide at all eligible schools
• Loan forgiveness
• ACH benefit from any checking account

Charter One also offers the TruFit Good Citizen Scholarship®, designed to reward students for community service. For more information, please visit www.charterone.com/trufitstudentloan or call our dedicated school services team at 1-888-333-0248.
We help make education happen

Now, you’ll find even more options with fixed or variable interest rates from Discover® Student Loans:

Undergraduate
Health Professions
Law
MBA
Graduate

We’re here for you and your students every step of the way.

Learn More  1-877-728-3030  DiscoverStudentLoans.com
“We’ve got you covered!”

When you work with Great Lakes, you gain the support of an entire organization.

- You’ll work with the same Great Lakes representative on a continuing basis—one who knows you and supports you every step of the way.
- Our Client Services team provides expert customer care just for you.
- Our website, mygreatlakes.org, gives you fingertip access to all of the data and support tools you need to answer any student loan question.
- Free SmartSessions™ webinars meet your critical training needs with dynamic presentations.
- Our comprehensive Private Loan Processing solution offers the best features and support in the industry.
- Custom cohort management and financial literacy solutions provide an added, specialized layer of assistance.

Want to learn more?
Visit mygreatlakes.org, call us at (888) 686-6919, or contact your Great Lakes representative. No matter what you need, we’ve got you covered.
iHELP
Student Loans from Community Banks

Low Cost
- Rates as low as LIBOR plus 2.50%
- Zero Origination Fees
- Interest capitalized only once at repayment

Flexible
- No payments are required during in-school period
- Students can borrow up to the cost of education minus other aid received
- Multiple Repayment Options
- No prepayment penalty

Accessible
- Quick and easy online application process
- Immediate credit decision
- 24x7 account access

<table>
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<tr>
<th>Rates and Benefits 2013</th>
<th>Lowest Rate</th>
<th>Highest Rate</th>
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<tr>
<td>Interest Rate</td>
<td>* LIBOR plus 2.50%</td>
<td>LIBOR plus 7.50%</td>
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<tr>
<td>Origination Fee</td>
<td>No origination or repayment fees</td>
<td>No origination or repayment fees</td>
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<td>Grace Period</td>
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<td>Interest Capitalization</td>
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<td>Maximum Repayment Term</td>
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<td>.30% Interest Rate Reduction</td>
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<td>After 24 months of on-time scheduled payments</td>
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<tr>
<td>Co-borrower Release Option</td>
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<td>24 months</td>
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</tbody>
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* Rates are based on the 3 month LIBOR (London Interbank Offered Rates) and are reset quarterly

Craig Green
iHELP/Student Loan Finance Corporation
Toll Free: (800) 645-7404 • Direct Line & Fax: (605) 622-4507
craigg@slfc.com • www.ihelploans.com
Inceptia is dedicated to providing much-needed support to help schools effectively fulfill their new roles and responsibilities. Through comprehensive data analysis, financial education, default prevention and financial aid management, we are confident we can help all students, not just borrowers, become financially responsible adults. We are here to make it possible for more schools to launch brilliant futures.

**Inceptia Assessments**

Our kind of spark provides clarity and visibility through data-driven assessments that drill deep, providing relevant analytics about the student population.

- Financial Aptitude Analysis
- Cohort Repayment Analysis
- Student Success Analysis

**Inceptia Financial Education**

We focus on teaching all students the basics of responsible money management. Our financial education programs are created to engage students while teaching them real-world applications to money matters.

- Personal Financial Management Certification
- Online Financial Education
- Financial Education Seminars

**Inceptia Repayment Solutions**

Working with schools to help borrowers fulfill their repayment obligations is one of our main goals. And, we’ve seen plenty of success when schools implement a cohesive and comprehensive action plan that employs outreach.

- Grace Counseling Outreach
- Repayment Outreach

**Experience. Quality. Results.**

- 25 Years of experience working with students and schools
- 7,000+ Online financial education courses completed
- 400 Financial education seminars conducted
- $100M Resolved loans per month (approximately)
- 38,000+ Default prevention calls made per month (approximately)

When schools have an opportunity to focus on their students, they can reach their goals of lowering default and dropout rates, as well as raising the level of awareness regarding student loan repayment options and financial proficiency. Students are empowered with the right tools, support and knowledge, preparing them for long-term success.

If you’re ready to help your students and school become successful, we’re ready to make it happen.

**For more information, contact us:**  Inceptia | 888.529.2028 | inceptia.org
What are the loan limits? Grade level is determined by the school based on the number of credits earned. The minimum loan amount is $500.

- $10,000 per grade level for students enrolled in a bachelor’s degree, postbaccalaureate or graduate program
- $7,500 per grade level for students in all other programs

Is a co-signer required? Every applicant must have a co-signer who meets the following requirements:

- is a U.S. citizen or permanent resident, who resides in the United States;
- is 24 years of age or older or 18 years if a sibling of the borrower; and
- is credit worthy
  - no negative credit reporting such as bankruptcy, garnishments, foreclosures, repossessions, suits, delinquent or unsatisfied credit obligations, or more than 5 percent of credit bureau balances past due.

What are the repayment requirements? Quarterly interest-only payments begin within 90 days after disbursement and continue as long as the student is properly enrolled. At termination of study, monthly interest-only payments begin and continue for up to 12 months. There may be an option to select an additional two years of interest-only payments.

What is the maximum SELF repayment period? The maximum SELF repayment period varies based on the borrower’s SELF Loan balances. Loans enter repayment no later than nine years after the first disbursement date.

<table>
<thead>
<tr>
<th>Total SELF Loan Balances</th>
<th>Maximum Repayment Period</th>
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<tbody>
<tr>
<td>Less than $20,000</td>
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<tr>
<td>$20,000 to $40,000</td>
<td>15 years from graduation or college termination date</td>
</tr>
<tr>
<td>$40,000 or greater</td>
<td>20 years from graduation or college termination date</td>
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DEVELOP A SUCCESSFUL
DEFAULT PREVENTION PLAN

Managing borrower default is among the toughest challenges facing financial aid offices today. And, as a federal loan servicer, Nelnet’s highest priority is keeping borrowers’ loans on track.

Recently, we launched a page on our website that helps schools develop a robust default prevention plan. The page includes concrete measurable steps that schools can take to prevent default, various school tips & best practices, and a glossary of default prevention resources.

**Below is a detailed outline of Nelnet’s Default Prevention page:**

- Seven steps you can take to create a successful Default Prevention Plan at your school. These steps outline action items, factors to consider, and tips and best practices from other schools. The seven steps are:
  1. Defining default issues at your school and sharing them with key stakeholders
  2. Organizing a cross-divisional team
  3. Gathering data to identify at-risk borrowers at your school
  4. Developing an in-school plan for at-risk students
  5. Developing an in-school plan for all students
  6. Developing an out-of-school follow-up plan with an emphasis on at-risk students and delinquent borrowers
  7. Carrying out the plan while monitoring results and adjusting where needed

- In-depth case studies from schools that have successfully implemented a default prevention plan
- A template to help your school create its own Default Prevention Plan
- A library of default prevention resources and financial literacy documents/worksheets
- Recorded webinars for students on a variety of financial literacy-related topics
- Cohort Default Rate background information, calculations, and resources
- Access to Nelnet’s Nsight Plus delinquency reporting
- …and more!

**Nelnet Education Loan Servicing is dedicated to being a first-class resource for our schools. Visit our Default Prevention page at NelnetLoanServicing.com/default-prevention to begin creating a successful Default Prevention Plan for your school!**

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YOUR NELNET REGIONAL DIRECTOR
Name: Raina Chezem
Phone Number: 317.440.8478
Email Address: raina.chezem@nelnet.net

NELNET SCHOOL SERVICE CENTER
Monday–Friday, 8:00 a.m. to 8:00 p.m. (Eastern)
NelnetLoanServicing.com
866.463.5638
SSC@Nelnet.net
How can we help your students get the private student loans they need?

Consider the Custom Choice Loan® from SunTrust Bank.

For more information, visit www.suntrusteducation.com

Serving students, serving schools

Customizable private student loans with financial literacy tools built into the application.

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WHEN STUDENTS CHOOSE SMART TODAY THEY’RE READY TO TAKE ON THE WORLD TOMORROW

The Smart Option Student Loan® offers a winning combination of affordability and choice. Students can choose to make payments while in school to save on total loan cost or defer them until after school.¹ They can also opt for either a fixed or variable interest rate.²

The Smart Option Student Loan and you: Let’s work together to help students borrow smarter and build a bright future.

¹ Interest is charged while you are in school and during the 6 month separation period. Any interest that remains unpaid when you enter full repayment will be added to your loan balance.

² Interest rates for the Fixed and Deferred Repayment Options are higher than for loans with the Interest Repayment Option. APRs are higher for borrowers attending non-degree-granting institutions and may include origination fees. Origination fees mean application or disbursement fees. Variable rates may increase after consummation.

Sallie Mae Smart Option Student Loans are made by Sallie Mae Bank® or a lender partner.

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New! Reduce your total student loan costs

**Act now to save up to $650 on your total student loan costs**

Enjoy the benefits of being a Wells Fargo customer with additional interest rate discounts on a new student loan taken out between April 16 and June 30, 2013.

**How does it work?**

From now through June 30, 2013, you can receive an additional 0.25% interest rate reduction on your student loan. To qualify, you simply need to have a qualifying Wells Fargo Checking Package® account or a previous Wells Fargo student loan prior to the Final Loan Disclosure being issued.

Your discount will be applied automatically once you qualify.

Have a qualifying Wells Fargo Checking Package® checking account?

<table>
<thead>
<tr>
<th>Your 0.25% interest rate discount</th>
<th>becomes 0.50%</th>
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</table>

Have a qualifying Wells Fargo PMA® package?

<table>
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<tr>
<th>Your 0.50% interest rate discount</th>
<th>becomes 0.75%</th>
</tr>
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</table>

Are you a Wells Fargo student loan customer?*

<table>
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<tr>
<th>Your 0.25% interest rate discount</th>
<th>becomes 0.50%</th>
</tr>
</thead>
</table>

**Don’t wait**

You have only until June 30, 2013, to take advantage of this special promotion.

*Prior Wachovia federal student loans are not eligible.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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