



## ABOUT THE STUDENT LOAN NETWORK

Student Loan Network is one of the nation's fastest growing providers of student loans and related information. For more than ten years, we have helped students and their families access federal and private student loans, scholarships and consolidation funding for undergraduate, graduate and continuing education. To help make the confusing and stressful financial aid process easier, the Student Loan Network also delivers helpful resources, including the award-winning Financial Aid Podcast, a multitude of financial aid-related blogs, the monthly Financial Aid Newsletter, free eBooks, and valuable content. Each year, more than 5 million students, parents, and financial aid officers make the most of their education experience through our loan products and free resources. Learn more about the Student Loan Network at [www.StudentLoanNetwork.com](http://www.StudentLoanNetwork.com).

Advisors is the parent company of the Student Loan Network. As a leading provider of online education resources and financial services, Advisors provides a richer, more fulfilling education experience to students, educators and parents worldwide. We deliver on our mission by providing an unmatched portfolio of student loan products and education-related information and services through our Student Loan Network, Advisors Student Services and the Advisors Foundation.

Advisors Student Services manages internationally recognized education websites offering information, advice, and services to students, parents, educators and the financial aid community. These sites connect our community to education-related information – such as how to get in to college, how to find a scholarship or how to manage your credit - and resources, including a premier online education-related directory. For more information about Advisors Student Services, visit [www.Advisors.com](http://www.Advisors.com).

The Advisors Foundation, a certified 501 (c) (3) tax exempt foundation, was established in 2005 support local and national educational charities in their efforts to expand access to education opportunities and programming at all levels. For more information on the Advisors Foundation, visit: [www.Advisors.org](http://www.Advisors.org).

## WHY PARTNER WITH US?

- **Commitment to higher education;** We have been in the education space for over 10 years and continually work to improve access to information for students, and families. Numerous Student Loan Network sites are listed as a go-to financial aid resource on many premier universities undergraduate and graduate Web sites, including:

University of California Berkeley  
Cornell University  
Dartmouth College  
Georgetown University  
Indiana State University  
Johns Hopkins School of Law

MIT  
New York University  
Ohio State  
Penn State  
University of Maryland  
Wharton School at University of Pennsylvania

- **Content and resources;** the Student Loan Network is well known in the student loan industry as a premier resource for content on financial aid, scholarships and student loans. Along with many others, we have been mentioned in the following trade journals and publications for the work we do for students and families;



THE WALL STREET JOURNAL





- **Commitment to service;** the student loan industry is undergoing challenging shifts in legislation and marketing. We can guide you with the information and processes required to successfully participate in the space.
- **Application Growth;** because of our information rich sites, competitive loan products and easy application process, we experienced over 100% growth in 2006 and 2007. Students value their experience with us and will value your company more because of your partnership with the Student Loan Network.

## WHAT WE CAN DO FOR YOUR ORGANIZATION

We are excited to offer affiliate and other partnership opportunities to organizations that fall in line with our vision and message. We have several affiliate and partnership opportunities available and our business development team will work closely with you to determine the options best suited to your brand, sites and customers and to ensure the program's success.

## OUR PRODUCTS

The Student Loan Network offers a broad range of federal, private and consolidation loan products to help students find the right education financing solution to meet their individual needs. Recent changes to the federal student loan program underscore the importance of offering students and borrowers federal as well as private student loan options.

By offering your customers access to the Student Loan Network you provide them with the top-rated, online resource for student loans, scholarships and related information.

## FEDERAL STUDENT LOANS

The **Stafford Loan** is a federally funded student loan and one of the most popular forms of student financial aid. Students attending institutions that participate in the Federal Stafford Loan Program seek this loan first because of the loan's low interest rate and beneficial terms. Our site; [www.StaffordLoan.com](http://www.StaffordLoan.com) is recognized as one of the most popular sites for students to find information and applications for this product.

The **Parent PLUS Loan** is federally funded, credit-based loan that allows parents to borrow the total cost of undergraduate education including tuition, room and board, supplies, college fees and more, minus any other aid received. This loan helps the student and family supplement the difference between cost of education and other forms of financial aid received, including Stafford Loans and scholarships. Our site; [www.ParentPlusLoan.com](http://www.ParentPlusLoan.com) provides parents with detailed information about the program, online applications and is recognized for the amount of content we provide on this loan product.

The **Graduate PLUS Loan** is a federally funded, credit based loan geared specifically for graduate students and can be used for tuition, room and board, education supplies as well as laboratory and travel expenses. Qualified students are eligible to borrow up to the cost of education less any other financial aid received such as Stafford Loans and scholarships. Our site; [www.GradLoans.com](http://www.GradLoans.com), provides access to this product and other graduate specific loan products and information.

## PRIVATE LOANS FOR UNDERGRADUATE STUDENTS

In addition to federal funds, the Student Loan Network offers [Private Student Loans](#), commonly known as [Alternative Education Loans](#). Private loans help students fill the gap between the financial aid they receive and the total cost of their education.

The [Act Education Loan](#) is a Direct-To-Consumer product that is a supplement for students when federal loan funds are not enough or not an option.

- Students can borrow up to \$40,000 per year
- Funds in as few as 5 days
- Funds disbursed directly to the student

The [College Loan Solutions Program](#) is a school certified private loan product that also acts as supplement when federal funds are not enough. Because the loan is certified by the school, students may enjoy better interest rates and benefits.

- Students can borrow up to cost of attendance
- Competitive borrower benefits
- Easy online application process

## PRIVATE LOANS FOR GRADUATE STUDENTS

The [GradLoans.com](#) private loan programs offer degree specific loan programs that are designed to meet the needs of various types of graduate students;

- [Dental](#)
- [MBA](#)
- [Medical](#)
- [Nursing](#)
- [Law](#)

Graduate students with good credit can apply on their own signature for this loan.

- Borrow up to \$70,000 per year
- Borrow additional funds for residency, bar/board exams.
- Low interest rates and fees as low as 0%

## OTHER PRIVATE LOAN PROGRAMS

The [International Student Loan.com](#) loan is available for the 200,000 Americans who study abroad and the nearly 600,000 international students who come to the United States to study each year. Studying abroad often requires financial assistance for expenses such as travel, accommodations, and education materials. The Student Loan Network has partnered with [InternationalStudentLoan.com](#) to offer financing solutions for international and study abroad students in the US and Canada and for Canadian and US Students studying around the globe.

- Competitive interest rates
- No application fees
- Funding in as few as 5 business days



The [Continuing Education Loan](#) provides career and training students with the option to finance their education through this loan program that offers flexible repayment terms.

- Borrow up to \$30,000 annually
- Funds sent directly to the borrower
- Defer all payment while enrolled
- Competitive borrower benefits

Our [K-12 Private Loan Program](#) offers families the option to finance a K-12 education. We work with the top K-12 institutions for this product and offer families an easy application process.

- Parents can borrow up to \$30,000 annually
- Funds are sent directly to the borrower
- Competitive borrower benefits

### STUDENT LOAN CONSOLIDATION

Federal and private student loan consolidation are both essential tools for student borrowers, and complimentary to the other useful financial aid tools offered by the Student Loan Network.

The [StudentLoanConsolidator.com](#) programs offer Federal and Private Student Loan Consolidation. Federal student loan consolidation is a non credit based re-financing program guaranteed by the government. [Federal Consolidation](#) provides borrowers who have federal student loans such as Stafford, Parent PLUS, Perkins and Grad PLUS payment relief and the convenience of making on single monthly student loan payment.

Similarly, [Private Student Loan Consolidation](#) is a re-financing program that combines all privately held student loans into one loan to ease monthly payment amounts and help those with lower credit scores due to high individual monthly loan payments. Borrowers can take loan amounts from \$7,500 – \$300,000. Additional benefits include interest rate reductions for on-time and automatic payments.

### OUR OTHER SERVICES

In addition to our products and transaction-based Web services, the Student Loan Network can provide our affiliate partners access to our detailed content on financial aid, loans and scholarships. We work closely with our affiliates to find the right solutions for their particular sites and customers. We provide the option of branded content and can provide our affiliate partners with customized landing pages and links to our other value added sites.

By partnering with the Student Loan Network, you provide your customers with access to the premier resource for financial aid, student loan and scholarship products and related information. Our sites are updated daily with financial aid news and information via our popular and award-winning [Financial Aid Podcast](#) as well as through our blogs and monthly through our [newsletter](#).

[www.FinancialAidPodcast.com](#) – The only free, daily Financial Aid podcast

[www.FinancialAidNews.com](#) – Our monthly newsletter full of financial aid advice and scholarship listings

[www.StudentScholarshipSearch.com](#) – A free search tool for students looking for scholarships

[www.ScholarshipPoints.com](#) – A site where students earn points and can win quarterly scholarships

[www.HowToGetIn.com](#) – A site with tips and advice on how to get into college



## MANAGEMENT TEAM

### **Joe Cronin Jr. - President and Founder**

Mr. Cronin started Edvisors in January, 1998 as an educational services and marketing company focused on serving college students. He oversees all areas of the company, with focus on lender and marketing partner relationships. Prior to Edvisors, Mr. Cronin co-founded and served for four years as Senior Vice President of the International Education Finance Corporation ("IEFC"), a start up international education loan marketing company. His primary responsibility was the development and implementation of a marketing plan for the company's loan products resulting in more than \$100 million in originated loans within 4 years. He developed extensive contacts throughout the world by meeting with university leaders in the fields of financial aid, admissions and international education.

Mr. Cronin has spent over 20 years in the student loan and banking industry having worked for the First National Bank of Boston, American Student Assistance and The TERI Corporation. He has also worked as a student loan adviser and as an urban youth counselor in Boston. Mr. Cronin earned his undergraduate degree in Psychology at Georgetown University in Washington, D.C. and has an MBA in International Business from Bentley College.

### **Geoffrey Willison - Chief Operating Officer**

Mr. Willison is the Chief Operating Officer of Edvisors. He is responsible for the company's product management, business development and marketing efforts, as well as operations and administration. Prior to joining Edvisors, Mr. Willison worked for the Boston Consulting Group from 2001-2006 and previously at Braxton Associates, the strategy consulting group of Deloitte Consulting for four years. He received an A.B. cum laude from Dartmouth College and a MBA from the Stanford University Graduate School of Business.

### **Christopher Penn – Chief Technology Officer**

Labeled a visionary in new media with an intuitive sense for how marketing and community outreach should be done, Christopher S. Penn is the Chief Technology Officer of the Student Loan Network, founder and producer of the multi-award winning Financial Aid Podcast internet radio show, and co-founder of the groundbreaking PodCamp New Media Community Conference. Mr. Penn has been called upon for expert information by researchers for the Congressional Advisory Committee on Student Financial Aid, the Federal Bureau of Investigation, and the Department of Education, as well as being sought after as a speaker for conferences and private intensive seminars. He speaks daily on the Financial Aid Podcast internet radio show on topics of personal finance, college affordability, and career/professional development, and has authored several electronic books on financial aid, scholarships, and personal finance. Mr. Penn has also been featured in many books, newspapers such as the Wall Street Journal, magazines such as BusinessWeek, and other noted publications.

### **Jennifer J. Roberts –Business Development Director**

Ms. Roberts is the Business Development Director for Edvisors. Her focus is on developing new marketing partnerships as well as building lender and school relationships. Prior to joining Edvisors, Ms. Roberts was the Vice President for Sales and School Relations at College Payway, Regional Account Manager for National Education, and Manager of Business Development and Implementation for American Student Assistance. She has been a presenter and speaker at local, regional and national conferences, and served as Chair /Senior Editor for the MASFAA Newsletter Committee, Chair of the EASFAA Local Arrangements Committee, and as a member of various other MASFAA Committees. She holds a bachelor's degree in Communications from Suffolk University and is pursuing a master's in Fine Arts at Emerson College.

### **Marty Buss Smith – Marketing Director**

Marty Smith is the Marketing Director of Edvisors. Prior to joining Edvisors, Ms. Smith worked as a marketing consultant for clients such as RSA Security, 3Com and Harvard Business School; and served as Account Director at various marketing and advertising agencies, including the Pohly Company and Leo Burnett. Ms. Smith holds a bachelor's degree from Purdue University.



**Katie Dexter – Product Director**

Katie Dexter is a Product Director for the Student Loan Network, focusing on student loan origination in both Federal and private student loans. She has been with Advisors since January 2004. Prior to joining Advisors, Ms. Dexter worked for BT Conferencing and State Street Bank and Trust (SSGA). Ms. Dexter holds a bachelor's degree from Northeastern University.

**Mark Marquis, Product Director**

Mark Marquis has served as the Director of Student Services for Advisors since joining in August 2007. His role is to develop and grow a portfolio of service related programs which compliment the Student Loan Network. Prior to joining Advisors Mark served as Director of Marketing and later Director of E-Business for Pyramid Research, an international market research firm. Before this Mark spent more than 6 years building consumer focused online marketing and e-commerce programs as well as managing web content and online services for the University of New England. Mark holds a Bachelor's degree in Education from the University of Maine.

**Jonathan Rudy – Product Director**

Mr. Rudy has been a Product Director for Student Loan Network since July 2004. He is responsible for Federal and private student loan consolidation, affiliate relations, and customer service. Prior to joining Advisors, Mr. Rudy was a case manager for the Tampa-based law firm, Trumbull and Associates. He holds a Bachelor's degree from Eckerd College in Political Science and International Business.