

## About the Student Loan Network

Student Loan Network, an Edvisors company is one of the nation's fastest growing providers of student loans and related information. For over ten years, we have helped students and their families access federal and private student loans, scholarships and consolidation for undergraduate, graduate and continuing education. To help make the 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.

## About Edvisors

Edvisors is a global leader in education marketing and financial services, 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, Edvisors Student Services and the Edvisors Foundation.

### **Edvisors Student Services**

Edvisors 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 credit - and resources, including a premier online education-related directory. For more information about Edvisors Student Services, visit: [www.Edvisors.com](http://www.Edvisors.com).

### **The Edvisors Foundation**

The Edvisors 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 Edvisors Foundation, visit: [www.Edvisors.org](http://www.Edvisors.org).

## Why Partner With Us?

### Commitment to higher education

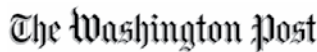
We have been in the education space for over 10 years and continually work to improve access to information for students and families. Numerous Student Loan Network sites are listed as a go-to financial aid resource on many premier university's undergraduate and graduate Web sites, such as:

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

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 media outlets for the work we do for students and families:



### 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 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 about and apply for this product.

The [Parent PLUS Loan](#) is federally funded, credit-based loan that allows parents to borrow the total cost of undergraduate education (minus any other aid received.) 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 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.

*URLs hyperlinked above:*

Stafford Loan <http://www.staffordloan.com>

Parent PLUS Loan - <http://www.parentplusloan.com>

Graduate PLUS Loan - <http://www.gradloans.com/graduate-plus-loan>

## Private Loans for Undergraduate Students

In addition to federal funds, the Student Loan Network offers multiple [Private Student Loan](#) programs designed to match your specific audience. Private loans help students fill the gap between the financial aid they receive and the total cost of their education.

Our [direct to student](#) product is a supplement for students when federal loan funds are not enough or not an option.

- Students can borrow up to the cost of attendance
- Funds are dispersed directly to the applicant
- Funds can be used to help cover educational expenses such as tuition, books, room and board, school fees, supplies and travel.

Our [school certified private loan](#) product also acts as supplement when federal funds are not enough. This loan is certified by the applicant's school, and students can borrow up to the cost of attendance.

## Private Loans for Graduate Students

Graduate students with good credit can apply on their own signature for a GradLoans.com private student 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%

The [GradLoans.com](#) private loan program also offers degree specific loans that are designed to meet the needs of various types of graduate students including [Medical](#), [MBA](#), [Law](#), [Nursing](#), [Dental Students](#), and more.

## Other Private Student Loans

Student Loan Network also offers loans for International Students & study abroad programs.

*URLs hyperlinked above:*

Private Student Loans - <http://www.alternativestudentloan.com>

direct to student - <http://www.studentloannetwork.com/private-student-loans/direct-to-student.php>

school certified private loan - <http://www.studentloannetwork.com/private-student-loans/school-certified.php>

Medical - [http://www.gradloans.com/medical\\_school\\_loans](http://www.gradloans.com/medical_school_loans)

MBA - <http://www.mbaloans.com>

Law - [http://www.gradloans.com/law\\_school\\_loans](http://www.gradloans.com/law_school_loans)

Nursing - <http://www.acteducationloans.com/nursing-student-loans>

Dental Students - [http://www.gradloans.com/dental\\_school\\_loans](http://www.gradloans.com/dental_school_loans)

## 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 Student Loan Network.

Our [StudentLoanConsolidator.com](http://StudentLoanConsolidator.com) site offers [Private Student Loan Consolidation](#), 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 \$10,000 – \$250,00. 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, Student Loan Network provides 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 can provide our affiliate partners with customized landing pages and links to our other value added sites.

By partnering with 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 via our popular and award-winning [Financial Aid Podcast](#), our blogs and our [newsletter](#).

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

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

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

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

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

*URLs hyperlinked above:*

Private Student Loan Consolidation - <http://www.studentloanconsolidator.com/private>

Financial Aid Podcast - <http://www.financialaidpodcast.com>

newsletter - [www.financialaidnews.com/subscribe](http://www.financialaidnews.com/subscribe)

## Management Team Student Loan Consolidation

### **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. 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 and has an MBA in International Business from Bentley College. 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 has been the Chief Operating Officer of Edvisors since July 2006. He is responsible for the company’s product management and marketing efforts, operations and administration. Prior to joining Edvisors, Mr. Willison was a relationship Manager for the Boston Consulting Group, where he worked from 2001-2006. He began his career at Braxton Associates, the strategy consulting group of Deloitte Consulting. Mr. Willison received an A.B. cum laude from Dartmouth College and a MBA from the Stanford University Graduate School of Business.

### **Keith Clausen – StudyAbroadLoans.com and InternationalStudentLoan.com**

Mr. Clausen directs the international portion of the Student Loan Network. He is responsible for all aspects of the operation of StudyAbroadLoans.com and InternationalStudentLoan.com, including product management, marketing and administration. Previously, Mr. Clausen spent 5 year as Vice President and Assistant General Counsel for the PGA TOUR, and 5 years as a corporate attorney with Holland & Knight LLP. He earned his B.A. in International Relations from Georgetown University in 1989, and his J.D. from the University of Florida School of Law in 1996.

**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.

**Marty Buss Smith - Marketing Director**

Marty Smith has been the Marketing Director of Edvisors since December 2006. 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.

**Mark Marquis - Product Director**

Mark Marquis has served as the Director of Student Services for Edvisors 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 Edvisors 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 Edvisors, 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.