



"With the loan I received from my school, I will be able to complete college."

You're in the

business of education

Higher education is the art of fulfilling dreams and shaping futures. As you realize, it's also the science of managing resources and finances.

What role does your student loan portfolio play in the equation? To begin with, it's an important *financial asset*. But there's a bigger perspective.

Your student loan portfolio is literally the *lifeforce* of your campusbased student loan program. When you manage your loan program to capitalize on every repayment opportunity, your portfolio will maintain its utmost value.

A strong student loan portfolio is the foundation of a successful enrollment management program. Enrolling the best class of students each year is ultimately your real bottom line.

Managing a campus-based student loan program is a challenging job.

Does your institution manage your student loan program in house? Or do you outsource it? Either way, does it meet your expectations? If you could improve three things, what would they be?

Think about processing

What aspects of your processing run smoothly and which are the weak links and rough spots? Is your staffing adequate for what you need to accomplish or stretched too thin? What frustrations do your managers and front line staff regularly express? What could your staff focus on if they did not have to handle the small details associated with loan processing?

Think about program reporting

Do you get the data you need, timely and in a readable format? Have you ever wanted to examine a specific segment or variable and been unable to isolate it? Are you able to get an accurate picture of program performance up close and at a distance?

Think about your loan portfolio

Do you know everything you'd like to about how the various aspects of program performance impact the health of your portfolio? Are you on target for where you need to be for the funding of next year's new loans? Have you met your regulatory compliance commitments consistently in the past? Do you have regular professional insight into managing your loan program to optimize its value?

Campus Partners will manage your student loan repayment program to address all your needs



- 1. Minimize your administrative burden
- 2. Enhance your servicing efficiency
- 3. Maximize the performance of your loan portfolio

Best of all, we deliver these results affordably and with 100% accountability

A partnership focused

on common goals

When you work with Campus Partners, you have a partner that will manage your campus-based loan programs on both a tactical and strategic level.

As your administrative partner,

we will manage the servicing, accounting, and processing aspects of your campus-based student loans efficiently with dynamic systems and experienced people. You will find Campus Partners delivers results with consummate attention to detail.

That's the starting point

Warden of

As your advising partner,

we will help you maximize the return of dollars to your loan fund by providing you with insightful analysis and continually recommending and implementing results-enhancing measures.

This critical deliverable is what differentiates Campus Partners from the rest



A wealth of insight can be derived from the raw data on your loan program performance.

The key is how you use it – that makes all **the difference**

Loan Data. Accounting Data. Default Rates. Historical Performance and Fiscal Management Data.

Campus Partners helps you interpret the critical data and its implications, so you're empowered to make *educated decisions*. Then we work with you to implement specific actions based on that information.

The result: A healthier fund and more money for your most needy students, thereby enabling you to meet your strategic enrollment goals.

Campus Partners delivers

- Astute recommendations
- Aggressive portfolio management
- Absolute compliance with federal regulations

Campus Partners Case Study

Dramatic results delivered by Campus Partners

With Campus Partners' Early Intervention Program, this school was able to achieve more of their strategic enrollment goals:

	2002	2004	Difference	
► Portfolio Default Rate:	18.09%	12.94%	Decrease of 28.47%	
► Cohort Default Rate:	26.40%	6.31%	Decrease of 76.10%	
► Total Loans Paid in Full:	\$2,188,335	\$2,927,812	Increase of 33.79%	

No company is more qualified to help you achieve the success you seek



One look at our credentials and you'll feel confident Campus Partners will be your best loan management partner:

- 100% dedicated to the campus-based loan industry
- 40+ years in business
- Experienced customer service representatives with average length of service of 12.8 years
- Owners with 20 to 30 years at senior levels in the student loan industry
- Management commitment invested hundreds of thousands of dollars in technology
- Innovative and intuitive technology
- Over \$1.7 billion in loan assets under management at institutions from Maine to Hawaii

We provide loan processing services for over 500 college campuses across the country. Our customer roster includes both private and public universities and colleges of all sizes.



The Culinary Institute of America Massachusetts Institute of Technology University of North Carolina at Charlotte Maricopa County Community College University of Puerto Rico University of Washington Vassar College Yeshiva University Salem College Spelman College University of Kentucky

According to customers, **experience counts**

71% of customers have been with Campus Partners over 15 years



I look to Campus Partners for regulatory updates and expertise. The customer service team has always been extremely valuable in assisting me in resolving issues or offering good old-fashioned help with borrowers.

Robbyn Lennon, University of Arizona

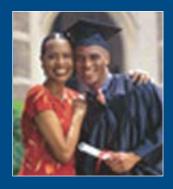
Even if questions have to be researched, your turn around time is remarkable.

Yvonne Mitchell, North Carolina A & T State University

I would like to let you know how thankful I have been for the help received from my Customer Service Representative. When I took this position, there was no one here to help train me in the area of Perkins loans. Coming to your Student Loans 101 class and listening to your teleconferences have helped me greatly. I have learned a great deal from my representative. Whenever I call or e-mail him for assistance, he not only gives me the information I need, he clearly explains the reasoning to ensure that I understand. I am very thankful for your services.

Michelle Yeaples, Lynchburg College

"Education must, then, be not only a transmission of culture but also a provider of alternative views of the world and a strengthener of the will to explore them."



"Let us think of education as the means of developing our greatest abilities, because in each of us there is a private hope and dream which, fulfilled, can be translated into benefit for everyone and greater strength for our nation."

John F. Kennedy



CAMPUS PARTNERS

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