

IT'S NEVER BEEN EASIER TO FINANCE YOUR EDUCATION!

If the federal funding you receive from our Nursing Advantage Program is not sufficient to cover the cost of your education, Southwest has additional private loan options for you.

Today, students and parents face many choices and challenges when it comes to financing an education. We're dedicated to helping you meet these challenges with a diverse range of loan programs and services tailored to every student's need. We understand that **many times there is a gap** between what you can obtain through federal loans, grants, scholarships and the escalating costs associated with going to college. **That's where a Southwest private loan can help!** If you're an undergraduate student, graduate student, continuing education student or a student in the health professions with education finance needs, Southwest has a private loan for you!

Compare The Advantages of a Private Loan From Southwest!

- Low interest rates
- Application by web or phone, with **preliminary approval in minutes**
- Fast, convenient processing and funding
- Generous loan amounts
- No prepayment penalty

- Undergraduate Loans
- Graduate Loans
- Continuing Education Loans
- Health Professions Loans

To apply for a private loan, or to learn more about our financial aid programs, visit us online at www.sssc.com
Or call toll-free 888-288-9223*

Representatives are available:

Monday – Thursday 8:00 a.m. - 8:00 p.m. (eastern time)

Friday 8:00 a.m. - 5:30 p.m. (eastern time)

*Please Note: This number is for Private Loans ONLY.

Southwest Student Services Corporation's Private Loan Program is funded by Citizens Bank of Rhode Island, Member FDIC and Equal Opportunity Lender, and guaranteed by The Education Resources Institute, Inc. (TERI)

For Nursing Advantage Loans and all other products and services, call 800-367-2369.

SOUTHWEST STUDENT SERVICES CORPORATION A NAME YOU SHOULD KNOW!

Southwest Student Services Corporation is a nationally known education lender offering a full array of Stafford, PLUS, consolidation and private loans for every student. Information on these sources of financial assistance is available through the Financial Aid Office of your educational institution or online at www.sssc.com.

Contact Us Today for More Information

800-367-2369



1-800-367-2369 / www.sssc.com

Note: The borrower benefits and program requirements mentioned in this brochure are subject to change without prior notice and may not be combined with any other interest rate discount.



NURSING ADVANTAGE LOAN PROGRAM

LOWEST RATES AVAILABLE ANYWHERE!



You get more money for school, upfront!

SOUTHWEST STUDENT SERVICES CORPORATION IS PLEASED TO OFFER THE NURSING ADVANTAGE LOAN PROGRAM

Some things ARE as good as they seem!

- No Origination Fees!
- **0.12% Interest Rate***
- Exceptional Savings, Service, and Convenience!

Nursing Advantage is a unique federal **Stafford** loan program for students preparing for or pursuing a nursing career or a career as a nurse-administrator at Arizona or Florida healthcare facilities. It was designed to increase the number of professional nurses working in these states, due to the shortage of professional nurses in many areas.

With the Southwest's Nursing Advantage Loan Program:

- You get more money for school, upfront!
- You benefit from the lowest interest rate available – **0.12%**
- You save more money over the life of your loan!



You benefit from the lowest interest rate available: **0.12%***

HERE'S HOW YOU CAN RECEIVE AN INTEREST RATE AS LOW AS 0.12%:

| | |
|----------------------------------|----------------|
| Current Stafford Interest Rate | 3.37% |
| Southwest Interest Rate Discount | -3.00% |
| Southwest SwiftPay Discount | -0.25% |
| New Rate: | = 0.12% |

For borrowers electing not to participate in the auto-debit payment program, the interest rate will be 0.37%.

*In addition to an interest rate of 0.12%, Southwest borrowers pay **NO Origination Fees**, which provides them with an **immediate 3% savings!!!** On a loan of \$15,000, that could mean **\$450 more in upfront savings to apply to the cost of education.***

To obtain the discount, borrowers must:

- Enroll in a program approved by the Arizona or Florida Board of Nursing that will result in or further their professional nursing license.
- Take out a federal Stafford loan through Southwest.



You save more money over the life of your loan!

- Have their employer certify their full-time employment at an Arizona or Florida healthcare facility* once each year. (Forms available online at www.sssc.com).

* Eligible healthcare facilities include, but are not limited to: hospitals, doctors' offices, school nurse programs, public health programs, Red Cross, hospice programs, nursing home and healthcare agencies providing home health care.

THE NURSING ADVANTAGE LOAN PROGRAM IS ONLY AVAILABLE THROUGH SOUTHWEST!

The Application Process

1. All students must first complete the Free Application for Federal Student Aid (FAFSA). FAFSA forms are used at most colleges and universities throughout the country and are available online at www.fafsa.ed.gov. Once completed, these forms are submitted to the U.S. Department of Education, either electronically or via paper.
2. When the Financial Aid Office at your educational institution receives your FAFSA information from the U.S. Department of Education, they will determine your financial aid eligibility.

For qualified students who demonstrate financial need in attempting to meet their cost of education, Southwest's Nursing Advantage Loan Program is the most economical form of loan assistance available.

Southwest cooperates with each educational institution and uses the loan application process that is preferred at the specific college or university, whether that process is online or by paper application.

| IF YOU BORROW | AT TODAY'S STANDARD INTEREST RATE* | YOU WILL PAY IN TOTAL INTEREST | IF YOU BORROW | AT SOUTHWEST'S INTEREST RATE | YOU WILL PAY IN TOTAL INTEREST | TOTAL INTEREST SAVINGS WHEN YOU BORROW FROM SOUTHWEST |
|---------------|------------------------------------|--------------------------------|---------------|------------------------------|--------------------------------|---|
| \$5,000 | 3.37% | \$878 | \$5,000 | 0.12% | \$26 | \$852 |
| \$10,000 | 3.37% | \$1,793 | \$10,000 | 0.12% | \$61 | \$1,707 |
| \$15,000 | 3.37% | \$2,690 | \$15,000 | 0.12% | \$91 | \$2,599 |

*The interest rate for Southwest's Nursing Advantage Loan Program is based on the current variable Stafford loan interest rate in effect through June 30, 2005. The variable rate changes annually, but the program's rate will remain a full 3 percentage points less than the prevailing variable rate. However, the discounted interest rate can never fall below 0%, and no rebates or credits will be issued to a borrower's account based on changes to the prevailing interest rate. If a borrower is not employed in this career field, the interest rate will revert to the current federal Stafford loan interest rate going forward. This program applies to all qualifying Stafford loans disbursed in Florida after October 1, 2002, or in Arizona after July 1, 2003.