

# Nonprofit. Stable. Borrower-Focused.

Kentucky Higher Education Student Loan Corporation offers a full suite of **Advantage Loan Products** designed to responsibly bridge funding gaps—without adding burden to your office.



## Why FAAs Choose Advantage Loans

### Nonprofit Lender

- Mission-driven, not profit-driven
- No revenue sharing or inducements

### Loans Are Never Sold

- Consistent servicing from application to payoff

### In-State U.S. Servicing

- Personalized borrower support
- Low wait times, experienced staff

### Competitive Fixed Rates

- No origination, application, or prepayment fees

### Flexible Repayment Options

- In-school options + 9-month grace period

### Cosigner Release

- After 12 consecutive on-time payments

## Designed to Support Your Students—Not Burden Your Office

Compatible with ELMSelect  
& FastChoice

Clear borrower disclosures

Straightforward certification  
process

Minimal administrative lift

## Advantage Loan Product Suite

### Advantage Education Loan (AEL)

For undergraduate & general student needs

### Advantage Parent Loan (APL)

For families supporting student success

### Advantage Graduate Loan (AGL)

For graduate/professional programs (MBA, Law, etc.)

### Advantage Medical Loan (AML)

For medical & dental students (extended terms available)

### Advantage Refi Loan (ARL)

For borrowers consolidating and lowering payments

## A Reliable Option in a Changing Federal Landscape

With evolving federal loan programs, Advantage Loans provide:

- Continuity
- Predictability
- Responsible borrowing options

## Repayment Options That Fit Student Needs

### Immediate Repayment

- Principal + interest payments begin after disbursement

### Interest-Only

- Lower in-school payments

### Advantage 25 (Advantage Grad and Advantage Medical)

- \$25/month per loan while in school

### Deferred Repayment

- Full payments begin after 9-month grace period

## Key Borrower Benefits

- Fixed interest rates (rate ranges vary by credit)
- 0.25% autopay rate reduction
- Grace Period
  - 6-month (Advantage Education and Advantage Parent Loans)
  - 9-month (Advantage Grad and Advantage Medical Loans)
- Death & disability protections
- No hidden fees

## Built for Transparency & Compliance

- Clear borrower eligibility and terms
- No steering or preferred placement requirements
- Fully aligned with Preferred Lender List (PLL) guidelines

## Simple Integration for Your Office

You maintain control. We support the process.

- Easy certification workflows
- Dedicated lender support team
- Fast response times for FAAs
- Training and materials available on request

**Let's Partner**  
**Support your students with a trusted nonprofit solution.**

### Contact our Marketing Representatives:

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# Cohort Default Management



## Reduce Default Risk. Strengthen Outcomes.

Kentucky Higher Education Assistance Authority provides Cohort Default Management Services (CDMS) designed to help institutions proactively manage borrower risk and protect federal funding eligibility.

### Your Partner in Student Success

CDMS is more than default prevention—it's a strategy for student persistence and financial wellness.

## Comprehensive Default Prevention Strategy

### Early Stage Delinquency Outreach

Targeted borrower engagement before default

### Data-Driven Identification

Prioritize high-risk borrowers

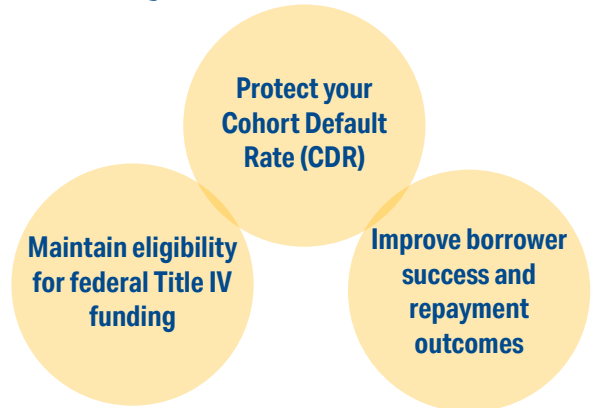
### Personalized Borrower Support

Repayment counseling and option guidance

### Regulatory Expertise

Aligned with federal compliance standards

## Why CDMS Matters



## Full Lifecycle Support

### Pre-Default

- Repayment education
- Outreach campaigns
- Risk segmentation

### Post-Default

- Rehabilitation guidance
- Consolidation education
- Borrower re-engagement

## Tools & Support

- Borrower communication campaigns
- Call center support
- Reporting & performance tracking
- Compliance-ready processes

## Let's Talk

Learn how KHEAA can support your institution with a customized default management plan.

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## What Sets KHEAA Apart

### Nationally Recognized Expertise

Decades of experience in default prevention

### Customized School Strategies

Tailored to your borrower population

### Proven Results

Focused on measurable CDR improvement

### Minimal Institutional Burden

We handle outreach—your team stays focused