



# Advantage Education Loan

The Missing Piece in Your Student Success Strategy.

AdvantageEducationLoan.com | 800.988.6333

## Affordable Student Loans Tailored for Every Borrower

When choosing private student loans, it's essential to consider both the lowest and highest interest rates available. Our loan offerings stand out because they cater to a broad spectrum of borrowers. Not only do we provide competitive low rates for qualified applicants, but our highest interest rates for students with lower FICO scores are up to 5% lower than those typically offered by other lenders. This ensures more affordable borrowing options for students from diverse financial backgrounds.

## Why Choose Us?

### Decades of Experience:

Almost 50 years of helping students achieve their educational goals.

### Nationwide reach:

Licensed in more than 39 states to support students and families.

### Low Default Rate:

Thanks to our competitive rates and flexible payment options, our default rate is just 2.82%

### Quick Application Process:

Complete your application in just 5 minutes by answering fewer than 15 questions.

## Loan Highlights

- Minimum loan amount: \$1,000.
- Fixed low-interest rates.
- No fees: No application, origination, guarantee, or late payment fees.
- Cosigner release after 12 months.
- Loans can be used to cover a prior year's balance (up to 180 days past the loan period).
- Loan forgiveness for death or total and permanent disability.
- No SAP (satisfactory academic performance) requirements.

## Flexible repayment terms

- Immediate
- Interest only
- Deferred



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## Specialized Loan Options

- Advantage Education Loan for Students.
- Advantage Parent Loan: Tailored for parents and stepparents of eligible students.
- Loan Refinancing Options: Our Advantage Refinance Loan allows you to combine multiple education loans into one manageable payment.
- Loans for Less-than-Half-Time Students: Immediate repayment plans required.
- Teacher Licensure and Certificate Programs: Eligible for Title IV funding.
- Loans for Non-Degree Seeking Students: Available for Title IV-eligible programs, including high school/college concurrent enrollment and Comprehensive Transition Programs.



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### Borrower Benefits

- 0.25% Interest Rate Reduction: Available with autopay enrollment.
- Online Account Management: Easily manage loans, make payments, and track progress.
- Borrower Satisfaction: Surveys show our team consistently scores over 4.7/5 for courtesy, knowledge, efficiency, and clarity.
- Support for Borrowers: Telephone and Online Support.

### To qualify, borrowers must

- Be enrolled at an eligible school.
- Be the age of majority in their state of residence.
- Be a U.S. citizen or a noncitizen with proof of residency.
- Demonstrate acceptable income and credit history or have an approved cosigner.

## How we work with schools

- Dedicated phone line for Financial Aid Officers: 800.617.2699
- Electronic certifications and disbursements: We work with both ELM and ScholarNet.
- Ongoing support for Financial Aid Offices: Our representatives proactively check in with schools to provide added customer service.

### Ready to Get Started?

With a history of reliability, competitive rates, and a commitment to borrower satisfaction, we make financing education straightforward and stress-free.

### Contact our Marketing Representatives:

**Chester Priest**, [cpriest@kheslc.com](mailto:cpriest@kheslc.com), 502.696.7266  
or **Andy Weaver**, [aweaver@kheslc.com](mailto:aweaver@kheslc.com), 502.226.0756



# Cohort Default Management

Through our Cohort Default Management Services, KHEAA partners with institutions to create customized support packages that meet the unique needs of their students. These services may include, but are not limited to:

- Communicating with students early in their educational journey
- Supporting successful program completion
- Counseling borrowers on upcoming repayment responsibilities
- Conducting Cohort Default Rate (CDR) reviews
- Assisting with appeals and challenges related to the CDR

## Helping You Fit the Right Pieces Together

### **CDMS includes two primary, integrated services:**

#### *Early Intervention Service*

We engage borrowers during their grace period and early repayment stages, when they are most vulnerable to delinquency. Through data integration with loan servicers and the National Student Loan Data System (NSLDS), we provide personalized outreach and financial counseling to guide the student toward successful repayment.

#### *Default Prevention Service*

This service proactively supports all students in a school's cohort, beginning before repayment starts. We provide timely outreach and ongoing support to reduce delinquency and prevent default through counseling, financial education, and account monitoring.

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