

Student Lending Analytics Releases 2008 Guide to Alternative Loans

Palo Alto, California – August 6, 2008 – Student Lending Analytics is pleased to announce the release of the [SLA 2008 Guide to Alternative Loans](#). This guide provides financial aid administrators with a comprehensive and independent source of information to help students and parents make the most informed decisions about alternative student loans.

Alternative loans, also referred to as private loans, are used to fill the financing gap left after all scholarships, institutional aid, government grants and loan programs have been exhausted. Nearly one of every four dollars borrowed for education in 2006-07 came from alternative loans, which have grown significantly over the past decade. College Board data indicated that alternative loans made up 24 percent of total education loans in 2006-07, up from 6 percent a decade ago.

The SLA guide breaks down the complexity of alternative loans in a plain-English, Q&A format that answers such vexing questions as:

- What are the differences between a PLUS and an alternative loan?
- How can I determine the interest rate that I will pay on my loan?
- What fees could I be charged on an alternative loan?
- How can I compare a loan with no fees and a higher interest rate to a loan with origination fees and a lower interest rate?
- What key elements in a promissory note should I consider in order to maximize my savings?

Financial aid administrators are invited to include this link to the guide on their financial aid websites to allow students and parents access to this critical information:

http://www.studentlendinganalytics.com/images/SLA_2008_Alt_Loan_Guide_FINAL.pdf

Student Lending Analytics is providing this complimentary guide to help students and parents find the best deals available in the turbulent market for alternative student loans.

About Student Lending Analytics

Student Lending Analytics provides research and advisory services to assist financial aid administrators in selecting the best lenders for their students and parents. SLA utilizes financial models and proprietary customer surveys to provide a customized, objective and analytical approach to lender selection. **SLA has no affiliation with any student lenders.** For additional information on Student Lending Analytics' research and services, contact Tim Ranzetta at tranzetta@studentlendinganalytics.com or visit <http://www.studentlendinganalytics.com>.