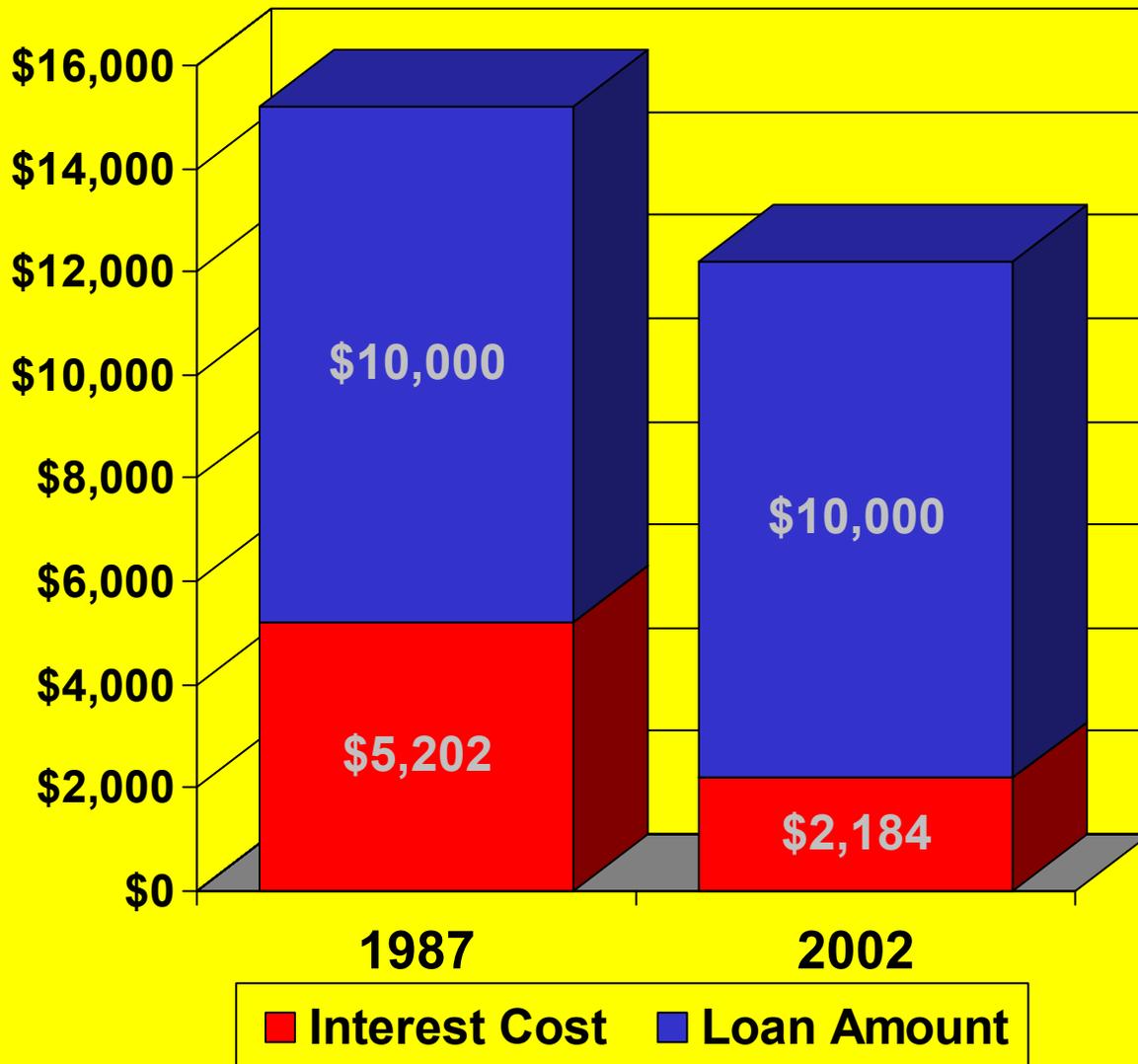


The Savings are Real



Thanks to new, lower interest rates made possible by the 1998 Higher Education Act Reauthorization – passed by a GOP Congress – a student borrowing \$10,000 today will save \$3,018 in interest as compared to 15 years ago – a savings of 58%.