

Connecticut Student Loan Foundation becomes title sponsor for the CHSCA

CSLF products and services for CT families

For more than 40 years, the Connecticut Student Loan Foundation (CSLF) has been helping Connecticut families plan for and pursue a higher education. CSLF provides free college planning and financial aid application assistance, debt management and default prevention services, and a host of tools and information to help families research and plan for college. Susie Mae, CSLF's lending division, provides fee-free and reduced rate federal loans along with convenient and affordable alternative loans, which help families reduce their higher education costs.

FREE COLLEGE PLANNING SERVICES

CSLF offers free college planning services to families. The CSLF Resource Center, located at 525 Brook Street in Rocky Hill has experienced advisors who provide individual assistance with college preparation including planning for college, assistance with college applications, and all aspects of the financial aid process. The Resource Center also has Internet accessible computer terminals so that students and their families can work with an advisor to search for colleges, fill out college applications, and complete the online version of the Free Application for Federal Student Aid (FAFSA). CSLF also has a toll-free hotline for families to call with questions regarding any and all aspects of college planning and financial aid. For more information or to set up an appointment, please call 1-866-PLAN-4IF (1-866-752-6443) or visit www.plan4if.cslf.org

FEE-FREE AND REDUCED RATE LOANS

Susie Mae provides special borrower benefits that are not found anywhere else. Susie Mae's money savings incentive programs and comprehensive package of loan services for students



and parents help families reduce higher education costs. Susie Mae Loan products include:

■ **Susie Mae Federal Stafford Loan Program**

- By choosing Susie Mae as your Federal Stafford Loan lender, you will enjoy a fee-free loan. Susie Mae pays the origination fee and Federal default fee on your behalf. Susie Mae also offers a 4 percent rebate on the original principal amount of the loan, after 33 timely automated payments and a 0.25 percent interest rate reduction (during repayment) when you make your payments through automatic debit.

■ **Susie Mae Federal PLUS Loan Program**

- By choosing Susie Mae as your Federal PLUS Loan lender, you automatically qualify for a guaranteed 0.5 percent interest rate reduction and may also receive an additional 0.5 percent interest rate reduction (during repayment) when you make your payments through automatic debit.

■ **Susie Mae Federal Consolidation Loan Program**

- By choosing Susie Mae as your Federal Consolidation Loan lender, you can receive a 2 percent rebate on the original principal amount of the loan after 24 consecutive on-time payments. You

may also receive an additional 0.25 percent interest rate reduction (during repayment) by making your payments through automatic debit.

■ **Solutions Alternative Loan Program**

- Solutions Alternative Loan is an affordable private loan, which offers competitive rates and fees with flexible repayment options. By choosing Solutions, you can borrow up to the cost of attendance less other financial aid. You will also feel comfortable knowing that Solutions boasts a low interest rate cap of 10 percent, which means the interest rate on your loan will never go above 10 percent. Solutions Alternative Loan is available to all students (less than half-time, half-time, or full-time) regardless of enrollment status.

As the cost of college continues to rise, more and more students and parents are relying on CSLF to help with their college planning and financing. CSLF remains committed to promoting opportunity and access to higher education by offering college planning tools and assistance along with quality educational loan products and services. To learn more about CSLF or Susie Mae, contact a Loan Coordinator at 1-800-237-9721, ext. 442 or visit our website at www.cslf.com or www.susiemae.net.