

Dear Esteemed Parents,

This past quarter has been a memorable one in the world of finance. The Federal Reserve cut interest rates a quarter of a percent, and as a result, interest rates are at 45 year lows. With the stock market and economy well on the way to recovery investment returns are increasing. This mix of low interest rates and increasing investment returns forms the ideal financing situation. In other words, never before has it been better to borrow money. Add unto this ideal financing situation the increased upfront payment discounts offered by the programs and the loan option becomes even more enticing.

Educational loans are also a wonderful alternative to borrowing from a 401k or other investments. The double taxation and high opportunity cost of lost returns associated with borrowing against a 401k or other investments makes educational loans the wise financial decision in almost every situation.

We realize that an educational loan is not for every parent. However, we would like to give our parents every opportunity to balance and manage their lives most effectively. Many parents find these loans as a flexible and affordable way to borrow money with no down payment or collateral.

Attached to this e-mail is a simple one-page loan application. We encourage you to take the time to fill it out and take advantage of the ideal financing situation that now exists. Please don't hesitate to give the loan department a call at 800 217 1553 or simply e-mail the complete application to [loans@teenhelp.us](mailto:loans@teenhelp.us).

Thank you for your valuable time and attention.

McKay Colton  
Loan Specialist

Dear Applicant,

The following is a breakdown of the loan options and discounts associated with loans. The schools in the WWASP offer discounts for upfront payments.

Loan Options:

Lender	Interest Rate	Loan Fee	Repayment Terms
Key Bank	5.14%	2%	20 years
Prepgate	5.35%	2%	15 years
Sallie Mae	5.25-12.25%	2-8%	10-15 years

All loan options have no prepayment penalties.

Example:

Loan Amount:	\$30000
Payment:	\$204.32 (5.14% @20 years)
	\$247.60 (5.35% @15 years)

Thank you,

McKay Colton  
(800) 217-1553