

There is exciting news to communicate regarding your student loans for this year and beyond!

Webster University, in partnership with Educaid (the student loan division of Wachovia), has developed a complete range of student loan resources and great ways to save on repayment. As your lender, Webster can provide all the tools and resources you need to make an informed decision about financial aid and is offering benefits otherwise not available. These include :

- Triple Payback : when all of your first 24, 30, and 36 consecutive scheduled payments are made on time using autodebit you can save from 3.5% up to 4.49%.
- Consolidation Benefits : should you choose to consolidate your student loans after leaving school, you can receive an interest rate cut of up to 1%.
- Alternative Loans : in the event that you need to borrow funds in addition to your federal student loans, we can offer interest rates as low as prime + 0%.
- 1% Rebate : when you complete your original loan period and your loan is fully disbursed, 1% of the principal loan amount will be credited to your account with the university within approximately 90 days.

Here is what you need to do now to take advantage of these benefits

If you have never borrowed a student loan while attending Webster University:

You will receive a Master Promissory Note in the mail shortly that identifies Webster University as your lender. Complete and return this promissory note per the accompanying instructions. If you do not wish to use Webster University as your lender and are not interested in the benefits of doing so, contact your Financial Aid Counselor via our website (www.webster.edu) or 1-800-983-4623.

If you have previously borrowed a student loan while attending Webster University:

You will receive a *new* Master Promissory Note in the mail shortly that identifies Webster University as your lender. Complete and return this promissory note per the accompanying instructions. If you do not wish to use Webster University as your lender and are not interested in the benefits of doing so, contact your Financial Aid Counselor via our website (www.webster.edu) or 1-800-983-4623.