

## Parents:

### Thousands of Parents Can't Be Wrong!

When financial aid and savings don't cover the tuition bill, parents turn to the **TuitionPay PLUS Loan from AMS**, which gives you the benefit of stress-reducing options other lenders can't offer.

- **Early PLUS Credit Review**
- **Qualify on your credit history, not your income**
- **Credit Resolution Service**
- **Pay NO guarantee fees**
- **Convenient repayment terms**
- **FREE financial counseling**

With AMS you'll have the peace of mind of knowing that the tuition bill will be covered. And that's a reassurance all parents can use! See inside for more details.



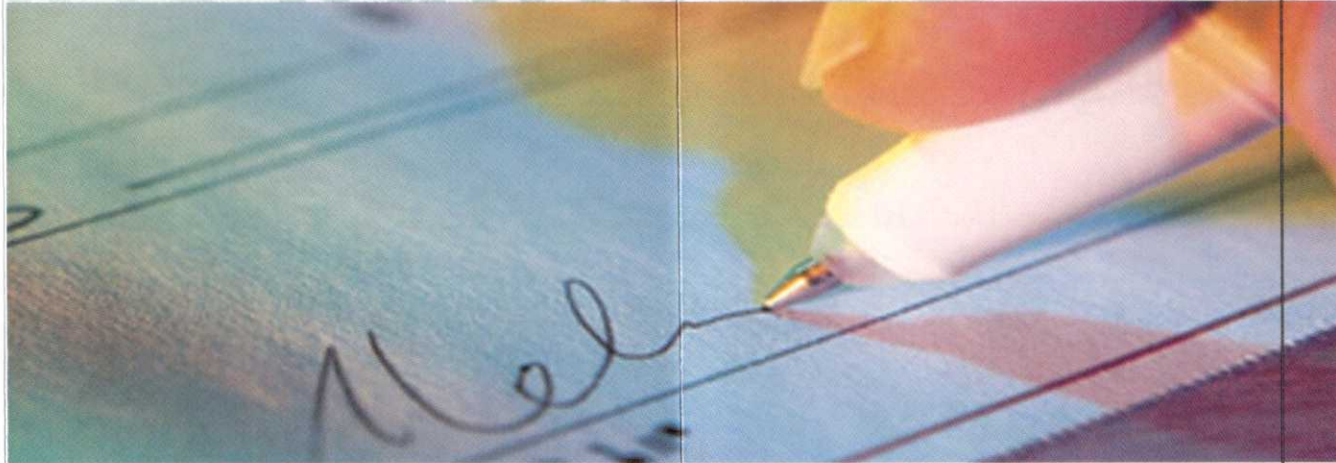
**Academic Management Services**  
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Swansea, MA 02777

**(800) 637-3060 • [www.TuitionPay.com](http://www.TuitionPay.com)**

The TuitionPay Stafford and PLUS Loans, originated by AMS, are governed by the U.S. Department of Education and may be subject to change without notice.

CLB - 502

## Stafford and PLUS



***We Help Families  
Like Yours  
Pay for Education***

[www.TuitionPay.com](http://www.TuitionPay.com)



## Students:

### You Could Save More Than \$1,800!!

Not all Stafford Loans are the same. The **TuitionPay Stafford Loan from AMS** gives you the money to pay for education, plus:

- **3% origination fees returned as an investment account**
- **0% interest the first year**
- **NO guarantee fees**
- **0.50% interest rate reduction for paying on time**
- **Immediate 0.25% interest rate reduction for automatic withdrawal**

AMS makes it easy to get a money-saving Stafford Loan now, and a financial head start for the future. See inside for more details.

## TuitionPay **Stafford Loan** from AMS

### Look How Much You Could Save!

A student who borrows \$17,125 in TuitionPay Stafford Loans could save the following:\*

**Stafford**

**\$1,878**

\*Figures assume four years of borrowing at 8.25% interest rate; annual personal investment account return of 5% compounded monthly. For more details, visit [www.TuitionPay.com](http://www.TuitionPay.com).

### Here's How It Works

#### An investment fund for the future

The 3% origination fees you have been charged will be returned to you in a personal investment account, set up in your name. Upon graduation, the funds are disbursed to your account in three installments. Use them like cash, keep them as a cushion for future payments or a savings account, or make more deposits and build them up as a nest egg for retirement. Any way you choose, it's your account to manage.

#### Pay 0% interest for the first year

We will credit the accrued interest from the first year of your Unsubsidized Stafford Loan at graduation. That's a savings of nearly \$200!

#### Pay NO guarantee fees

AMS works with guarantee agencies that waive these fees to save you even more money.

#### 0.50% interest rate reduction for paying on time

When you enter repayment and make 36 consecutive on-time payments, we'll reward you with a 0.50% drop in your interest rate. This amounts to significant savings over the rest of the term.

#### 0.25% interest rate reduction for automatic withdrawal

Get another 0.25% knocked off your interest rate by having your payments automatically withdrawn from a checking account. These reductions will add up quickly!

### It's Easy with TuitionPay from AMS!

Our knowledgeable TuitionPay Consultants can answer all your questions and show you the best way to pay for school and save in the process. Call us or visit our web site as often as you like. Our Consultants have the knowledge, experience and answers you need.

## TuitionPay **PLUS Loan** from AMS

#### A Quick, Simple Way to Pay for College

Thousands of smart parents just like you have turned to us to help take the stress out of paying for education.

#### Prequalify in seconds

Our Early PLUS Credit Review lets you know within seconds if you qualify. It's private, fast and free, and once you're approved, your loan will be processed quickly – usually within two business days.

#### Qualify on your credit history, not your income

Only one parent need apply, and no debt-to-income or job verification is required. You may borrow up to the total cost of a year of attendance, including tuition, books, living and travel expenses, minus any financial aid your child receives.

#### Need a second look?

With AMS, 90% of parent applicants get approved for a TuitionPay PLUS Loan! That's because our Credit Resolution Service will identify any problems with your credit history and tell you what you can do to repair them. Then, we'll help you re-apply or arrange for creditworthy cosigners.

#### Pay NO guarantee fees

AMS works with guarantee agencies that waive these fees to save you money.

#### Convenient repayment terms

With up to 10 years to repay and several repayment plans to choose from, the TuitionPay PLUS Loan fits easily into most families' financial situations. Payments are as low as \$50 a month, the variable interest rate is capped at 9% and there is no penalty for early repayment.

#### Expert consultation services from AMS

You don't need to be a financial expert – you just need to call one of ours! Our TuitionPay Consultants are highly trained to give you helpful advice that's personalized to meet your individual situation.

### Applying Is Simple!

If you already have a Stafford or PLUS Loan application, simply write our name and lender code (**AMS Education Loan Trust®**, 833079) on lines 8 and 9.

If an application is not enclosed, please call AMS at (800) 637-3060 or request one online at [www.TuitionPay.com](http://www.TuitionPay.com).