Aspen Youth Services

Sallie Mae

Education Loan Program

In an effort to extend educational and therapeutic opportunities to all youth and their families at our various programs, Aspen Youth Services has joined with SLM Financial Corporation, a Sallie Mae Company, to offer educational loan assistance. Sallie Mae provides education financing under the Federal Family Education Loan Program (FFELP).

Sallie Mae Facts:

- Over 27 years of educational financing experience
- Nations largest source of funding and servicing support for educational loans.
- Provided 90 billion in student loan financing
- Serviced 20 million borrowers during its history
- Ranks among the to 10 diversified financial companies, according to fortune magazine.

Flexibility:

- High approval percentage (70%)
- Up to 15 years to repay with no pre-payment penalties
- Quick Approvals: The process takes as little as 4-5 days
- School is funded directly
- Interest only payments while in school are available

Loan Components:

Variable interest rates based on individual credit score: supplemental fee that lenders charge to protect themselves against the risk of bad debt (2% to 8% of loan amount).

CREDIT	*SUPPLEMENTAL FEES*	*SPREAD ABOVE PRIME*	*CURRENT INTEREST RATE*
Excellent	2% - 4%	1.0% - 3.5%	10.0% - 12.5%
Good	4% - 6%	3.5% - 5.5%	12.5% - 14.5%
Moderate	7% - 9%	5.5% - 9%	14.4% - 18.0%

How are Rates and Fees Assigned?

Rates and fees are assigned according to the credit worthiness and debt to income ratio of the applicant

- Applicants with the best credit profile and strongest debt to income ratio will receive the lowest rates at Prime +1 and the lowest supplemental fee of 2%.

How to Apply:

There is no application fee. Just fill out the attached form sections A, B & C, attach a photocopy of your ID with your signature and most recent pay stub(s), sign the bottom of the application and fax the application to: **(856) 596-3594**. Or mail the application to: **SLM Financial Corporation**

PO Box 470
Marlton NJ 08053-0470

For further questions call Academy at Swift River at (800) 258-1770 or Sallie Mae at (877) 834-9851.

SLM Financial Corporation

a Sallie Mae Company

Presents the

Aspen Youth Education Loans

Easy to Apply
Affordable Payments
Fast Approval Process
Interest Rates Tied to Prime

Please Follow the Instructions Below

Instructions For Completing the Loan Application (see reverse):

The loan application should be completed by typing or printing in black ink. If you need to make corrections, cross out the wrong information, write in the correct information, and be sure to initial your corrections. Do not use correction fluid.

APPLICANT:

1. Complete the Applicant sections on the application (Sections A & B)
2. Complete Section C completely including School Information
3. Sign bottom of application (and Co-Borrower sign if applicable)

**** Application must be Completely filled out to process***

Fax the application to 1-856-596-3594 or Mail the application to:

SLM Financial Corporation
P.O. Box 470
Marlton, NJ 08053-0470

For Assistance Call Toll-Free: 1-877-834-9851

SallieMae
Education leads us.

Visit us on the Web @ www.salliemae.com/slmfin

SLM Financial Corporation

a Sallie Mae **company Aspen Youth Application**
Academy at Swift River Sales Rep: Rob Nadler

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1-856-596-3594
Call With Questions:
1-877-834-9851

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Instructions: *If all information is not completed in full, the processing of your application may be delayed. Initial any changes; do not use correction fluid. Please fill in School Information to assist us in our school verification process.* ***By submitting this application, you authorize SLM Financial to check your credit history whether or not your application is signed.***

Section A: Borrower Section: Please complete all information in this section

Loan Amount Requested: $	Requested Disbursement Date:	Repayment Term Requested (years):			
Full Name: Last / First / MI / Jr. / Sr.	Social Security Number	Date of Birth (month/day/year)			
Street Address / Apt # / Rural Route	Own	Rent	Live With Parents		
City	State	Zip Code	How Long at Current Address Years Months	Home Phone ( )	
Mailing Address if different from Street Address above	Landlord / Mortgage Holder Name & Phone #				
Monthly Mortgage / Rent Amount $	Approximate Balance (Mortgage only) $	Approximate Home Value (If you own) $	Work Phone ( )		
Employer Name	Position / Title	How Long Years Months	Other Income $ Source:		
Employer Address / State / Zip Code		Gross Annual Salary $	Note: You should include income of your spouse or any person in your household who is jointly responsible with you for debts . You do not have to reveal alimony, child support or maintenance income unless you wish it to be considered as a basis for loan repayment.		
Reference Name (Do not use co-borrower.)	Reference's Permanent Address:	Reference's Home Phone	Relationship		
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Section B: Co – Borrower Section Please complete all information in this section if applying jointly.

Relationship to Applicant:	Social Security Number				
Full Name: Last / First / MI / Jr. / Sr.	Home Phone ( )	Date of Birth (month/day/year)			
Street Address / Apt # / Rural Route	Own	Rent	Live With Parents		
City	State	Zip Code	Work Phone ( )		
Monthly Mortgage / Rent Amount $	Approximate Balance (Mortgage only) $	Approximate Home Value (If you own) $	Work Phone ( )		
Employer Name	Position / Title	How Long Years Months	Other Income $ Source:		
Employer Address / State / Zip Code		Gross Annual Salary $	Note: You should include income of your spouse or any person in your household who is jointly responsible with you for debts . You do not have to reveal alimony, child support or maintenance income unless you wish it to be considered as a basis for loan repayment.		

Section C: Student Section: Please complete all information for each student (if applicable)

Full Name: Last / First / MI	Social Security Number	Date of Birth (month/day/year)
Full Name: Last / First / MI	Social Security Number	Date of Birth (month/day/year)

School Code	School Name	School Address	School Phone	Tuition Amount
2731	**Academy at Swift River**	151 South St. Cummington, MA 01026	**(800) 258-1770**	$

School Certification-Required For Funding

Evidence of Enrollment must accompany the Returned Loan Documents (Promissory Note & Disclosure Statement)
IE: Current Enrollment Agreement or Tuition Statement

This application will be submitted to SLM Financial Corporation for approval. I/we authorize SLM Financial Corporation to make whatever credit inquiries it deems necessary in connection with this loan application and in the course of review or collection of any credit extended in reliance on this application. I/we authorize and instruct any person or consumer reporting agency to furnish to SLM Financial Corporation any information that it may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain SLM Financial Corporation's property, whether or not a loan is approved. All information set forth in this application is declared to be a true representation as to the facts, made for the purposes of obtaining the loan requested, and any willful misrepresentation in this application may result in criminal action. Sallie Mae and its affiliates may share credit and other information about you with each other for marketing and administrative purposes. If you do not want credit information about you from your application, consumer reporting agencies, or third parties shared with our affiliates, you will need to send us a signed letter telling us so with this application.

Borrower's Signature ____________ Date ______ Co- Borrower's Signature ____________ Date ______

Visit us on the Web @ www.salliemae.com/slmfin