

FOR IMMEDIATE RELEASE

GradReady Provides Solutions to Financial Literacy Challenges

NorthStar's GradReady financial literacy program offers schools, lenders and non-profits a better way to reach and teach students about money management.

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St. Paul, Minn. – January 18, 2010. GradReady offers an improved method of providing financial literacy education – one that takes into account challenges such as how to most effectively reach today's students, measure aptitude, monitor student's progress, and evaluate the program's overall effectiveness, which often prevent traditional literacy efforts from being more successful.

Developed to meet these challenges, GradReady is a web-based program that connects with the learning styles of a generation that lives life on-line and expects 24/7 access.

In addition to a full suite of money management tutorials with engaging lessons and interactive resources, GradReady places an emphasis on helping students organize and understand their specific student loan borrowing. The highly organized and comprehensive curriculum is delivered from a student's personal account page and includes an interactive:

- loan page to track education debt and see its long term impact
- contacts page to track the people and organizations who are helping to cover education costs
- budget page to organize and track monthly spending

GradReady meets the needs of students but also provides schools, lenders and non-profits with critical administrative capabilities that:

- record and track usage enabling 100% participation goals
- establish baseline knowledge and test student comprehension on all lessons
- provide hard-numbers to those who want to monitor initiatives aimed at student well-being
- identify at-risk students who may be experiencing financial stress and
- allow schools to intervene at an early stage

"A large university recently made the decision to tie grant aid to participation in financial literacy training. GradReady's reporting can easily support this type of initiative in a cost effective manner." said Carrie Hansen, Product Manager.

"When an institution has an easily accessible financial literacy resource that provides real-time usage reporting it can create an environment (through reward or consequence) to meet student participation goals."

To learn more about any one or all of NorthStar's innovative products and services visit www.NorthStarweb.com or call 1-866-315-9113.

About NorthStar Capital Markets

NorthStar Education Services is a suite of products created to help schools, nonprofits, lenders and other organizations better serve their students in higher education. NorthStar Education Services is offered by NorthStar Capital Market Services based in St. Paul, MN. NorthStar was most recently known for offering loans through the Total Higher Education (T.H.E.) loan program from 2000 through 2009. As of 9/30/2009 NorthStar holds \$6.4 billion in assets and currently manages a \$631 million private loan portfolio with 26,000 borrowers.

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