



NorthStar Education Services presents RepayReady – a unique and powerful repayment planning system - for schools that want to alleviate student confusion about repayment and reduce delinquency.

Financial Aid Professionals can improve student repayment success by introducing RepayReady as part of Exit Counseling.

ST. PAUL, Minn. – January 4, 2010. RepayReady is now available for schools that want to address the growing needs of their students in the area of debt management. As students prepare for repayment this is often a confusing time due to the complexity of loan types and number of service providers.

RepayReady is a personalized, self-service repayment planning tool; but far more than a typical payment planning calculator, it is a complete student loan repayment counseling system. When put in the hands of students who are facing repayment it can be the make or break resource that sets a student up for repayment success versus delinquency and default.

The system has been in use for three years and this newly released version provides:

- education through web-based multi media videos
- organizes students to look at their entire student loan portfolio
- presents repayment options and guides students on how to manage and direct their payments

Although, nothing beats one-on-one guidance, the fact is financial aid offices across the country are busier than ever before and repeated access to experts is usually not practical nor economical. With the economic downturn many budgets are tighter and internal resources fewer yet students need more help now than ever.

When schools provide access to RepayReady it's like they're giving students a personal loan counselor – that is available 24/7 and a continued resource after leaving school. With RepayReady, students gather the information they need to understand and plan for repayment, re-engage as their financial situation changes, and revisit the site as grace periods ends in preparation for repayment. It is a resource that can be tapped over and over, shared with family members and used repeatedly as a borrower's situation changes.

“Federal Student Aid surveyed a group of schools regarding the time and financial resources spent on a standard in-person exit counseling presentation; they averaged the responses to derive 1.2 hours and 44 dollars per student. RepayReady is available for less than a fourth of that cost and is completely self navigated” said Taige Thornton NorthStar President.

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

About NorthStar Education Services

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 is most known for offering loans through the Total Higher Education (T.H.E.) loan program from 2000 through 2009. As of 6/30/2009 NorthStar holds \$6.6 billion in assets and currently manages a \$650 million private loan portfolio with 27,000 borrowers.

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