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Media Contact:
Larry Marchese
Castle Shore Communications
(617) 733-8899
lmarchese@castleshore.com

SILVER SWORD FACILITATES DEAL FOR NEXTSTUDENT TO SELL SALLIE MAE'S SMART OPTION PRIVATE STUDENT LOAN

*Program brings another major player back into
the market to help meet unprecedented demand*

Newton, Mass. – February 19, 2010 – Silver Sword Capital Partners today announced that it has facilitated a deal that will partner NextStudent, one of the country's top providers of student loans and education financing with Sallie Mae® to offer a student loan program for undergraduate and graduate students.

“Demand for private student loans has never been higher as American families have seen the traditional means of extra college money dry up,” said Michael Mallowney, managing partner at Silver Sword. “More and more, lenders are seeing the value in programs like Sallie Mae’s Smart Option Student Loan, which allows banks, credit unions and affinity groups to offer student loans without assuming any risk on their balance sheets.”

Details of the program can be found in the press release below.

About Silver Sword Capital Partners

Founded in 2007, Silver Sword Capital Partners is a conduit through which banks and credit unions can harness the opportunities that abound in the student lending space. To serve and connect both ends of the lending supply chain, the team at Silver Sword blends deep business development expertise, gained from holding senior management positions in various segments of the financial services industry, with extensive experience in the student lending sector.

Led by industry veterans Michael Mallowney and Perry O’Grady, the Silver Sword team brings a proven track record in business development and transaction execution at the front- and back-end. Silver Sword team members have secured successful partnerships for clients across the financial services sector and have managed many of the largest players in student lending.

For more information, visit www.silverswordcapitalpartners.com.

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Contact: pressinfo@nextstudent.com

NextStudent Announces Private Student Loan Partnership Program

PHOENIX – February 17, 2010 – NextStudent Inc. (www.nextstudent.com), one of the country's top providers of student loans and education financing, announced today that it has partnered with Sallie Mae® to offer a student loan program for undergraduate and graduate students. Designed to supplement a student's federal student loans and other financial aid, these [private student loans](#) can help students cover up to 100 percent of their education expenses.

"We're pleased to be able to offer this student loan program to help students pay for their college and graduate school education," said NextStudent president and CEO, Don Fenstermaker. "Especially in this economic environment — parents have been having to draw on their savings, home equity is largely unavailable, investments and college savings plans have devalued, credit card companies are canceling and scaling back credit lines.

"With more families struggling this year to find financial resources," Fenstermaker said, "this student loan program offers an affordable option to help families finance their student's education when other financial aid isn't enough."

These private loans are available in loan amounts from \$1,000 up to a student's total certified cost of attendance. These loans can help families cover any education costs remaining after scholarships and grants, federal parent and [student loans](#), and other financial aid.

"We want to remind families that students should take full advantage of their low-cost federal loan options before turning to private student loans," Fenstermaker noted.

The private loan offered by NextStudent features competitive interest rates that reward responsible borrowers, affordable interest-only payments to start, and interest-rate discounts for automatic payments. The loan's repayment plan can save families hundreds, even thousands, of dollars over other private student loans that capitalize interest while a student is in school.

Students and families still researching their college financing options and looking for student loan alternatives will find extensive information throughout NextStudent's website on a wide array of education financing resources.

To try to minimize their need for federal and private student loans, students visiting the NextStudent website can also take advantage of NextStudent's award-winning Scholarship Search Engine to search for free money for school. Continually updated and available free of charge for anyone to use, the NextStudent Scholarship Search Engine offers 24-hour access to one of the largest online databases of scholarship information available, currently listing more than 6.2 million individually awarded scholarships, valued at over \$16 billion.

About NextStudent

NextStudent, www.nextstudent.com, offers a one-stop hub for education finance help and student life essentials, including private student loans, a free online scholarship database, affordable student health insurance, college and student credit cards, and extensive information on both federal college loans and non-federal private student loans. NextStudent is a marketer of student loans and is not the lender for any

private student loans. The private loan offered by NextStudent is the Sallie Mae Smart Option Student Loan® and is made by Sallie Mae Bank.

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