



## What Financial Aid Officers Say

"Our students are better served by the FFELP program. FFELP loans make it possible for students and their parents to borrow for educational costs through private lenders at below market rates."

Karen Cooper, Director of the Financial Aid Office  
Stanford University

"Students get better service through the FFEL program because there is a **lot of competition between many lenders**. Now [FFELP loans] are getting **better rates** than direct loans."

Vince De Anda, Financial Aid Director  
University of California, San Diego

"Colleges benefit from having a **variety of lenders**. Having a choice is wonderful because **more competition means students get a better deal**."

Patricia Arauz, Director, Financial Aid Office,  
University of Louisville

"We like the program because it provides **better service to students**. We have one of the best guarantors in the country."

Julie Pier, Director of Financial Aid  
University of South Dakota

"We are not remotely interested in switching from the (FFEL) program. We're very happy in the (FFELP). We feel that it **serves our students well**."

Colleen Brown, Senior Director of Financial Aid  
San Jose State University

"FFELP seemed positioned to offer more benefits to institutions and to students. From our vantage point, it **beat direct lending hands down**."

Richard Eddington-Shipman, Director, Office of Financial Aid  
Michigan State University

"Private lenders tend to be **more efficient**, have **better technology** and are able to provide **extra services** that aren't available from the government."

Seamus Harreys, Dean of Student Financial Services  
Northeastern University