



ROOTED TO THE FUTURE.

HERE YESTERDAY,
HERE TODAY,
HERE TO STAY.



HELPING YOU EMPOWER YOUR STUDENTS IN SELECTING ALTERNATIVE LOANS

**THE RIGHT LENDER LIST SOLUTION
IS ALSO THE EASY CHOICE.**

WHY SHOULD YOU CHOOSE ELMSELECT FOR YOUR STUDENTS?

ELMSelect is the only web-based lender comparison resource that provides free and extensive loan options from a trusted, industry supported resource.

ELMSELECT ASSISTS SCHOOLS WITH COMPLIANCE

ELM Resources has built a solid reputation for providing open and neutral lender choice through its industry leading ELMNet product. ELMSelect increases transparency by allowing full disclosure of lender list criteria, providing a comprehensive neutral list of lenders and allowing you to display links to lenders' loan disclosure statements.

CUSTOMIZE YOUR OWN PAGE

Use a customized page from ELMSelect to personalize the loan selection experience for your students.

- 1 } ADD A SCHOOL LOGO, campus photo and other branding
- 2 } DEFINE YOUR LENDER CRITERIA and loan processing steps or select the sample introductory template to save time

3 } ADD LINKS to other resources such as:

- Contact information
- Entrance and exit information
- Other school resources

4 } CONTROL HOW LENDERS ARE DISPLAYED alphabetical or random order, or your school's choice

DISPLAY YOUR ALTERNATIVE LOAN LENDER LIST IN AN EASY-TO-READ, INTERACTIVE FORMAT

Help your students demystify their lending options by allowing ELMSelect to simplify the review and selection process.

- 1 } STUDENTS TAKE ADVANTAGE OF ELM'S COMPREHENSIVE NEUTRAL LENDER LIST for straightforward evaluation and focused lender choices.
 - First, all preferred lenders are viewed on one web page. Students can also view other lender options through ELM's neutral lender list.
 - Next, students can narrow the list of preferred lenders with a few clicks and view the remaining choices in a simple side-by-side comparison.
- 2 } DISPLAY SPECIFIC BORROWER BENEFITS, services, rates and disclosure links for each lender.
- 3 } STUDENTS CAN BEGIN THE LOAN PROCESS BY CLICKING on a direct link to the lender's website.



ELM UNIVERSITYSM

We recommend these lenders based on the quality of products and services they provide to students and families. We have carefully considered our selections in order to provide you with the [best possible list of suggested lenders](#). However, if you wish to use another lender that is not on the list, you have the right to do so.



COMPARE SELECTED LENDERS

Alternative Student Loans Payment Plan Alternative Graduate Student Loans

This webpage can be customized by each school and loan type.

Compare Lenders	Lender Information	Key Loan Benefits & Customer Service	Apply Now
	<p>Benefits</p> <ul style="list-style-type: none"> No origination or repayment fees. Competitive interest rates. Fixed and variable interest rates offered. No payments required while in school. No prepayment penalties. <p>Services</p> <ul style="list-style-type: none"> Online application process with a credit decision in 15 minutes. Application/primary note can be signed electronically. Flexible repayment options. 0.25% interest rate reduction when payments are set up for our auto-debit program. <p>Disclosures</p> <ul style="list-style-type: none"> For complete loan application disclosure... http://www.elmresources.com/online-graduate-application-disclosure.pdf http://www.elmresources.com/graduate-application-disclosure.pdf 		Apply Now
	<p>Benefits</p> <ul style="list-style-type: none"> Competitive interest rates – 3% APR to 10% APR based on creditworthiness. If you apply with a cosigner you may be able to reduce your interest rate. NO Fees. Order payments until graduation. Multiple repayment plans available. <p>Services</p> <ul style="list-style-type: none"> Online application with e-signature. 24-hour online access to loan information. Loans are not currently sold. <p>Disclosures</p> <ul style="list-style-type: none"> http://www.elmresources.com/grad.pdf 		Apply Now

Additional Resources

[View Details for Other Lenders](#)

Helpful Links

These links will open in a new browser window.

- Student Loan Calculator
- Student Loan Glossary
- ELM Resources' Website
- Customizable Lists

COMPARE SELECTED LENDERS

ELMSelect is hosted and maintained by ELM Resources to provide student and parent borrowers with information supporting their ability to choose the educational lender of their choice.

Information on this site regarding educational loans has been provided exclusively through institutions of higher education that have elected to post their online lender list on this site. ELM Resources is not involved in any way with the endorsement of lenders or specific loan products of educational institutions and does not receive compensation as a result of a lender being listed on an online lender list or a school using ELMSelect as a means of providing loan information to students.

ELM Resources is not responsible for the accuracy of the information available through ELMSelect. Students and parents are encouraged to contact lenders to confirm the accuracy of the loan terms posted on the site. Students and parents are reminded to explore loan cost funding options including grants, scholarships and the Department of Education's William D. Ford Federal Direct Loan Program before applying for a Private loan. Students and parents are also reminded of the right of borrowers seeking Private loans to choose their lender and that the choice of a lender is not in any way limited to the lenders on a school online lender list. Additionally, if a borrower chooses another lender, they will suffer no penalty for selecting their lender or advisor.

ELM Resources notes that additional information on student loans is available from the U.S. Department of Education on a variety of sites including [www.studentaid.gov](#) and [www.finaid.org](#). Useful information on financial literacy may be found at [http://www.financial.gov](#), a website maintained by the U.S. Financial Literacy and Education Commission.

ELM Resources welcomes comments on ELMSelect. Comments may be sent to info@elmresources.com.

ELM RESOURCES logo Powered by ELM Resources.

FREE RESOURCES AND SUPPORT MAKE YOUR JOB EASIER.

Let ELM help you with maintaining an online lender selection tool by using ELMSelect as your student's primary lender selection destination. Take advantage of ELMSelect's additional student online tools, such as our loan calculator and glossary of common loan terms. ELMSelect provides resources that give your students the answers they need, fast!

JOIN OVER 450 SCHOOLS THAT ARE USING ELMSELECT TO EMPOWER THEIR STUDENTS.

ABOUT ELM RESOURCES

For over 17 years, ELM Resources has provided open and lender-neutral choice. As a trusted, not-for-profit name in the student loan industry, over 1,700 active schools use ELM's Web-based solutions for their alternative student loan processing and disbursements.

www.elmresources.com

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CALL TODAY! CONTACT US TOLL-FREE AT (866) 524-8198, OPTION 3, TO LEARN HOW TO GET STARTED WITH ELMSELECT.