

GEAR UP:
4,000 students
and counting

TERI On Track

Spring 2002

A Newsletter for Providers of Education Assistance

Great Delivery Gets Even Better for 2002-03

Credit decision time will be shortened

Applicants will get a credit decision via e-mail within minutes of submitting an application—by web or phone. TERI will also keep the student and financial aid office updated throughout the entire process. Students will be given the ability to check status online.

Unlike many companies that instantly decision a loan on the internet, TERI

offers a credit analyst to provide the personal attention that some students require. That ensures the highest approval rate possible and the correct credit decision.

TERI Education Loans has added a save feature to the web application making the process even easier

Students are able to complete a portion of the application, save the data and return to the site (perhaps with co-borrower information) to finish the form.

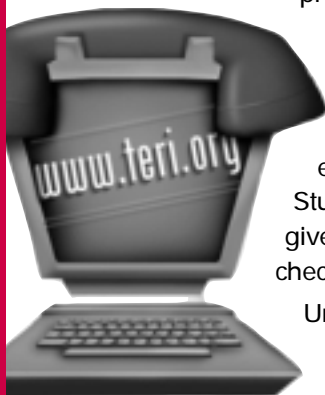
A student could begin the application process from a dormitory in Boston while a co-applicant com-

pletes the process in California. Password protection assures complete confidentiality and our 128-bit encryption further strengthens data security. This high level of protection also protects the status check and certification sections of our web site.

Promissory notes will be downloadable and printable

Students will be able to download and print a note. That saves time and hassles. Once printed, the

student will review and sign the document, returning only the necessary pages to TERI. The student retains the important promissory note and is able to refer to it when loans go into repayment. For those who prefer receiving promissory notes in the mail, TERI will continue to support this option.



TERI "GEARs UP" to Increase College Access for Boston Students

Since 1999, TERI has implemented two federally funded GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) programs. "GEAR UP in Boston" is coordinated by the Boston Higher Education Partnership and is comprised of partnerships between 10 of Boston higher education institutions, the Boston Housing Authority, and the Boston Public Schools. The Higher Education Information Center GEAR UP Program is a component of a state-wide GEAR UP project overseen by the Massachusetts Board of Higher Education. It develops college preparation programs within four Boston public middle and high schools.

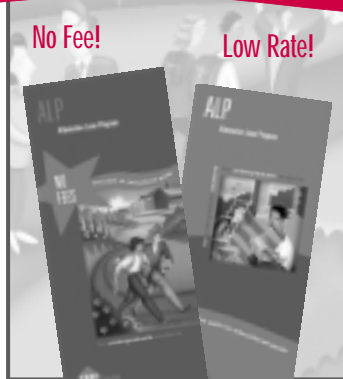


Boston University site coordinators and Edison Middle School students tour the Freedom Trail as part of GEAR UP's summer enrichment program.

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More Advantages... from TERI Education Loans

From TERI Education Loans comes No Fee or Low Rate



You have the Choice!

- ✓ **No Fee!** If students plan to repay their loan within a few years of entering repayment, the No Fee option could be for them.
- ✓ **Low Rate!** Students who have to borrow higher amounts, and thus take more time to repay, might prefer the Low Rate option.

With either option you get the reliability of TERI Education Loans, a leader in non-governmental education loans.

www.teri.org
1-800-TERI-FAO



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GEAR UP is a federal program enacted in 1998, that has as its primary goal to significantly increase the number of low-income students who are prepared to enter and succeed in postsecondary education.

GEAR UP begins serving students in the 7th grade by providing intensive after school academic programs, tutoring, mentoring, academic summer programs, and higher education awareness activities. GEAR UP follows students as they advance through middle and high school.

Currently in year three of a five year funding cycle, TERI's GEAR UP programs are serving more than 4,000 students.

A prime example of a GEAR UP partnership between a university and public schools is Boston University's project at the Edison Middle School and Brighton High School. Activities include tutoring, a comprehensive summer program, college and career awareness, parent outreach, information sharing and field trips. Tutoring programs have

“TERI's GEAR UP programs are now serving more than 4,000 students.”

been very successful, recruiting students to participate in academic clubs, such as Monster Math, Act Out, Healthy You, and Cultural Studies. The 8th graders also visit weekly with a Boston University student group called Planning for College Success.

At the high school level, a combination of after school tutoring, homework help and in class mathematics tutoring enable the partnership to serve all 9th grade GEAR UP students at Brighton High School.

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Interest Rate (as of 3/1/02)
TERI Rate 4.25%
[Prime - .50%]