



America's Top Law School Lender

# 5 dangerous characteristics of other student loan companies



**1. Many Student Loan Companies Are Not Lenders, but Simply Marketing Companies.** You probably receive a lot of solicitations at home and via email from a variety of people regarding your student loans. However, it is probably exceedingly rare that you receive a solicitation from an actual lender. When you do business with someone who just markets loans, essentially what often happens is they get you to fill out an application, and then they, acting as middlemen, call a bunch of banks to try to get one to purchase your application from them. The marketing company makes money off your application. They do not care about your application, and they have no real responsibility to you. Their only objective is to get the highest price possible for your loans. How well your loan is serviced is meaningless. They simply want to get the best price possible for your loans. We estimate that a majority of 95% of the marketing you see in the student loans industry comes from companies who only concentrate on marketing.

At Law School Loans, we are a lender, a specialized "high end" niche lender that only deals with attorneys. We are established and know exactly how your loan will be serviced. It is not easy to be a lender. You have to be reputable, you have to have a lot of credit, and you have to have a relationship with Wall Street. The people working inside the company need to be upstanding, and the organization itself is subject to a great deal of scrutiny. As a lender, we also know exactly what is going on with your loans at all times and can offer you the very best terms because we are not paying middlemen.

Law school is extremely expensive, and your debts from law school are a serious matter. You should deal with an actual lender and not trust your loans with a marketer. Law School Loans is run specifically for you.

**2. Many Student Loan Companies Will Service Anyone.** If you go to some loan companies or any other mass-marketing machine, you are just one of hundreds of thousands of people being serviced by them. You are nothing but a Social Security number or an account number to them. They deal with anyone to whom they can lend money, and they do not discriminate. Accordingly, at other student loan companies, you will likely be treated the same way whether you are borrowing \$2,000 or \$70,000. You become a number in many respects. This is perfectly acceptable for many, though, because that is how they are used to being treated when it comes to their finances.

At Law School Loans, we deal exclusively with attorneys and law students. If you are not an attorney or law student, we will tell you to go elsewhere. You do not belong with us. Our average client is a law school graduate who has a student loan balance of nearly \$70,000 for federal loans alone. Our clients have serious debt; and because almost all of our clients are like this, they are entitled to a different level of service than they would receive from virtually any other student loan lender. We are a high-end boutique lender that works with attorneys and law students who have exceptionally high earning potential and levels of debt.

There are major differences to working with a lending organization like us. For one, the chances are very good that your loan representative will recognize your voice when you call. In addition, our market is small enough that we provide special touches to our clients, which simply do not exist at other lending institutions, like sending handwritten holiday cards each year, never forgetting your birthday, and sending you weekly information about various developments in the student loan industry.



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All of these things are only part of the package. Because we are dealing with a relatively small volume of people compared to other student loan companies, we can respond, in most cases, within minutes to any issues you have.

While we hate to point out this fact, it is one we should note. Because we are a lender dealing exclusively with attorneys (and we are attorneys), we are exceptionally careful at all levels because we know our attorney clients are used to scrutinizing everything. We are America's only lender that exclusively services attorneys and law students.

**3. Many Representatives of Student Loan Companies Are Not Educated About Your Financial Options.** Because most student loan companies are simply marketers, the people you speak with about your student loans may have only a vague understanding of the specific details of those loans. In addition, because attorneys and law students often have a great number of student loans compared to the majority of other students, the process can be quite confusing, and mistakes can happen. What is best for you and your specific situation? This is an extremely important question to understand when talking about your loans.

At Law School Loans, all we do is assist law students and attorneys with their loans. We use the 600-page Common Manual (and refer to this regularly) to make decisions regarding your specific situation and the best program for you. In addition, we deal with attorneys and law students daily and have a perfect understanding of your situation. Want a Bar Loan? There is no need to explain; we do these all the time. Need to have lower payments during a clerkship? No problem. Want to borrow money for an LL.M.? No problem. We do this all the time.

The list goes on and on. Our counselors know exactly how to address the situation of every law student and attorney because we deal with them and them only. If you try using another lender, you may be surprised at how little its representatives know about your particular financial needs.

**4. Many Student Loan Companies Do Not Make Things Happen Quickly.** Because many student loan companies may simply take your applications and then turn around and sell them, you have no way of knowing how long the process will take. Sometimes the company that initiated your loans may wait for the market to change so it can sell your application. This could take months! Meanwhile, you do not have your money for school, or you may be making payments at a higher interest rate. Insane? You bet it is.

When you deal with Law School Loans, you are dealing with a real lender. We have the power to make things happen very quickly because we are funding your loans right here! This makes such a difference that many attorneys and law students have lost thousands of dollars and suffered endless difficulties dealing with other lending organizations.

**5. Many Student Loan Companies Do Not Have the Resources to be Market Leaders.** Many borrowers choose the first organization they find to initiate their loans. This organization could be a couple of guys operating out of their apartment in Orlando. You simply do not know. What does this mean for your loans?

Law School Loans is a brand name in the attorney and law student education-lending field, and we are that way for a reason: We are good at what we do. Attorneys throughout the United States have chosen us because of our professionalism and focus. When you deal with a leader, there is a difference. Law School Loans also has the unique benefit of being a boutique lender in a major industry, and this allows us to offer you a much higher level of service than our competitors. With massive financial resources and the stability you expect from your lending institution, Law School Loans is well positioned to serve you.