

- ✓ Are too many of your students being turned down by conventional lenders?
- ✓ Are your classrooms at less than 100% capacity?
- ✓ Do you need better cash flow from your accounts receivables portfolio?
- ✓ Are you having trouble meeting your 90/10 requirement?
- ✓ Is your school's program too new to qualify for Title IV funding?
- ✓ Do your students need Title IV "Gap" funding?

If you answered "yes" to any of these questions or you have a need for non-conventional student financing, then Henkel & Associates may have the solutions you are looking for.

Years of experience in student lending enables us to satisfy the unique and ever-growing demands of today's credit environment. Creative thinking combined with a vast network of industry contacts allows us to generate cutting edge solutions for many of today's career/vocational schools as well as some colleges/universities.



Henkel & Associates enjoys partnering with the education community and looks forward to meeting your specific financial services requirements.

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Complete Financial Solutions
for the Education Community



Portfolio and Receivables Management

For many schools, managing the growth of accounts receivables has become an increasing problem. Inadequate or unavailable financial options for growing numbers of students has forced many schools to self-finance their own students and operate an in-house credit department.

When schools waste valuable resources on receivables management, the focus is shifted off of education. This distinct and separate focus is far from the core competencies of operating a school system and often leads to gross operational inefficiencies. Ultimately, the result is a decrease in the institution's effectiveness and profitability.



Henkel & Associates can help you with your receivables portfolio in three ways:

In-House Loan Servicing

While credit processing and contracting of students may not be that far reaching from normal school financing operations, servicing the actual loans is. We can help by finding a cost-effective alternative to in-house servicing.

Bad Debt Collection

The collection of bad debt is such a highly specialized area that one can hardly argue the feasibility of performing this in-house. Again, we can help you by either collecting on this bad debt, or better yet, purchasing your bad debt portfolio from you.



Portfolio Purchasing

If you are in need of generating immediate cash flow, then selling all or part of your in-house portfolio may be the answer. As a matter of fact, many clients solve their 90/10 requirements this way. We have the ability to find a buyer for any size portfolio across a wide range of credit scores for both performing and non-performing obligations.

Other areas that we specialize in:

Student Loans for Non-Qualifying Schools

Many schools, particularly those that are new, have yet to qualify for Title IV funding. This leaves them with very few alternatives short of self-financing.



We can help fill up your classrooms by finding a lender to step in and set up a finance program that makes sense for you and your students. Many of our lenders specialize in offering loans to sub-prime credit candidates. Terms and interest rates are variable and can be adjusted to meet your needs.

Title IV "Gap" Funding

For many schools, the gap between Title IV funding and the actual cost of the program has created an unnecessary road block for many potential students. As a result, many highly qualified candidates are turned away. Whether this gap is \$1,000 or \$10,000, Henkel & Associates can find a solution along with reasonable terms and interest rates.