

NEWS RELEASE

PGPresents, LLC Celebrates FIFTEEN Years Promoting Responsible Borrowing and Responsible Repayment

August 1, 2023

Shepherdstown, West Virginia

Started in August 2008 with a handful of medical schools and recent medical school graduates as clients, PGPresents has steadily grown into the industry leader in providing comprehensive, timely, objective, and accurate repayment information for its clients, all the while garnering an impeccable reputation for fairness and quality of service.

PGPresents has helped hundreds of thousands of borrowers through its extremely popular in-person and virtual workshops, Debt Management Listservs, personal consultations, toll-free borrower assistance, work through health professions associations, and its customized repayment modules, and yet as it has grown each year, PGPresents continues to maintain strict adherence to the "Standards of Care" on which the company was built.

"The past few years have presented challenges for borrowers unlike anything we have ever seen in the student loan community. However, through it all, our support has been and remains unwavering, always meeting the need for a trusted and objective resource borrowers can rely on for help with repayment. Our consulting model was right from the beginning, and remains even more so today, as we help empower borrowers to not only select the repayment strategy that is best for them based on their student loan portfolios, budgets, family status, and career goals, we also help them know how to shift gears later as needed. We also stick around to help them do just that, regardless of when they need us or how often, and unlike some other organizations, we do so at no additional cost to the borrowers, ever. The schools and associations we are so very fortunate to work with recognize our approach and continue to trust us with their students and constituents, and that's one of the best compliments we can have."

Paul S. Garrard, Founder and President

PGPresents, LLC

"Using PGPresents is a game changer for KCU students. They give students the most current information to assist in understanding their student loans from day one until they enter repayment. Paul is engaging and stays on top of how changes can impact student loan borrowers. I cannot recommend him any more highly to other schools."

Kristi Nicol, Director of Financial Aid

Kansas City University of Medicine and Biosciences

PGPresents' current service offerings include:

- PG On-Call, the most comprehensive, personalized consulting service in the country, with unlimited access
 to PGPresents for borrowers at no additional cost
- Personal student loan consultations with borrowers after school workshops
- · Dynamic, interactive workshops for schools, teaching hospitals, and health professions associations
- Online repayment modules that are customized for schools and associations
- Unmatched call center and staff training on student loan repayment
- Debt Management Listservs services for graduates, providing proactive timely information on repayment
- Website development and content assistance

About PGPresents:

PGPresents, LLC is an independent student loan consulting company providing educational debt management consulting and programs for borrowers, schools, higher education associations, and private industry. It's Founder and President, Paul S. Garrard, has more than 40 years of experience in higher education. He is widely considered one of the top experts in the nation on student loan repayment, especially for borrowers in the health sciences.

Contact Information:

Paul S. Garrard, Founder and President, PGPresents, LLC paul@PGPresents.com
877.201.6162
www.PGPresents.com