

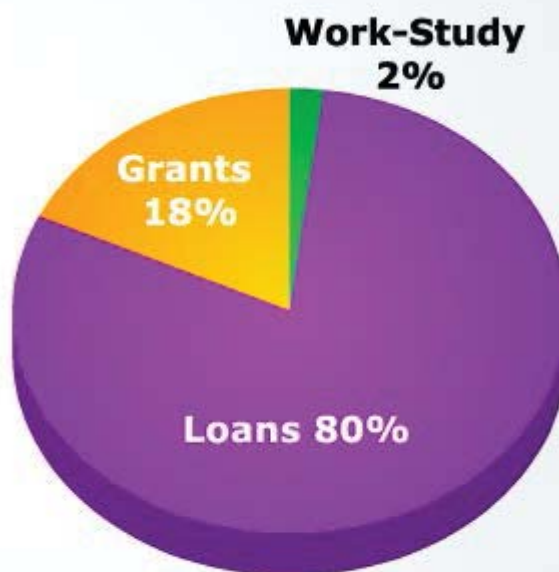
EXHIBIT 68



Federal Programs > **What are Title IV Programs?**

The programs authorized under Title IV of the Higher Education Act are the major source of federal student aid. Title IV programs include:

- Loans
 - Federal Family Education Loan (FFEL)
 - Direct Loan
 - Federal Perkins Loan
- Grants
 - Federal Pell Grant
 - Academic Competitiveness Grant (ACG)
 - National SMART Grant
 - Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)



**Title IV Program Volume
(as of Fiscal Year 2005)**

Select NEXT to continue.

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