

Rob Johnson

November 1, 2017

Whitney Benefits
PO Box 5085
Sheridan, WY 82801

Dear Whitney Benefits,

I appreciate the opportunity to share my experiences and benefits from the interest free Whitney loan I received while attending Black Hills State University from 2008 to 2013.

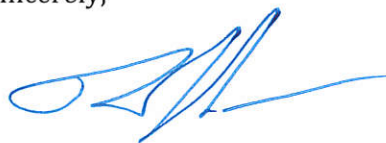
While in school, I was a member of the Black Hills State Men's Basketball Team. Even though I received a partial scholarship for athletics, I still had books, housing, and a portion of my tuition that was not covered. With the time commitment that comes with being a student-athlete, I was not able to take a full or part-time job to help cover my expenses. The interest free loan I received from Whitney Benefits allowed me to pay for tuition, books, and housing while I was enrolled at Black Hills State. Without the loan, I wouldn't have been able to succeed as a student-athlete. The life skills I acquired through both education and athletics come as a direct result of the Whitney Loan Program, and I am forever thankful.

I graduated in 2013 with a degree in Economics and Finance, and through my required coursework, I learned about the distinct types of loans available for students. The benefits that come from having an interest free loan program available to me were not taken for granted. I feel very blessed to have been raised in a community that is so focused on the success of its young people. I have many friends who were less fortunate than I was; I see them now struggling with student debt and paying back high interest loans, and it makes me even more grateful for the program.

Since graduation, I've moved back to Sheridan and have become a contributing member of the community. The life skills learned while furthering my education have allowed me to find a job that I love in a community that has done so much for me.

I can't express how thankful I am to have been given the opportunity to better myself because of the Whitney Loan Program. Our community is so fortunate to have an organization that cares so much about the success of its young people.

Sincerely,



Rob Johnson
Tongue River High School, Class of '08