



## **Nelnet Executive to Participate in Morgan Stanley's Under the Hood: Consumer Banking and Credit Conference**

LINCOLN, Neb., Jan 20, 2005 /PRNewswire-FirstCall via COMTEX/ -- Nelnet, Inc. (NYSE: NNI) today announced that Terry Heimes, Nelnet Chief Financial Officer, will participate in a panel discussion on student lending as a part of the Morgan Stanley's Under the Hood: Consumer Banking and Credit Conference on February 3, 2005. This student lending forum is scheduled to begin at 10:15 a.m. (Eastern) at the Morgan Stanley Headquarters, 1585 Broadway, New York City.

Under the Hood conferences by Morgan Stanley allow investors to develop an understanding of how companies in a particular sector work. Therefore, the panelists from the student loan industry will not be making company presentations. Instead, they will take questions from Morgan Stanley analysts and the audience.

Nelnet is one of the leading education finance companies in the United States and is focused on providing quality student loan products and services to students and schools nationwide. With over \$14 billion in total assets, Nelnet originates in excess of \$3 billion for itself and its service partners annually, and its servicing software is used by approximately 35 clients, including Nelnet, to service nearly \$50 billion in student loans. Nelnet ranks among the nation's leaders in terms of total student loan assets.

Nelnet offers a broad range of student loan and financial services and technology-based products, including student loan origination and lending, guarantee servicing, and a suite of software solutions. Our products are designed to simplify the student loan process by automating financial aid delivery, loan processing, and funds disbursement. Our services help to facilitate and streamline education finance for all involved in the industry, including student and parent borrowers, lenders, financial aid officers, guaranty agencies, governmental agencies, servicers, and the capital markets.

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SOURCE Nelnet, Inc.

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