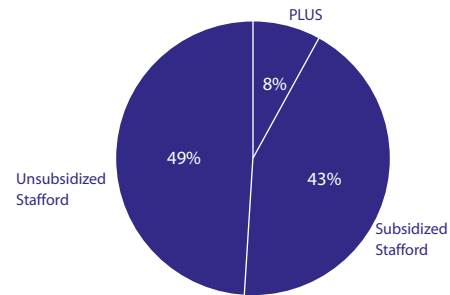
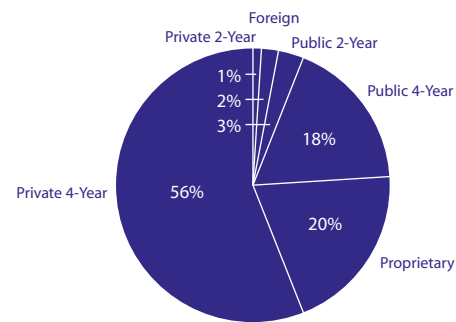


Chart 1  
USA Funds' Florida Loan Volume  
by Loan Type



USA Funds® is the nation's leading education-loan guarantor. A nonprofit corporation, USA Funds works to enhance postsecondary-education preparedness, access and success by providing and supporting financial and other valued services.

Chart 2  
USA Funds' Florida Loan Volume  
by Institution Type



*As the nation's leading guarantor of federal education loans, USA Funds® links colleges, universities, proprietary schools, private lenders, students and parents to promote financial access to college. USA Funds supports critical education-loan services, including loan-application processing, customer assistance and default prevention and recovery, as well as policy guidance and training of school and lender staff.*

In Florida, during the fiscal year ending Sept. 30, 2004, USA Funds guaranteed more than \$1.4 billion in new education loans to nearly 136,000 borrowers — including 126,629 students and 9,174 parents — and served 113 postsecondary institutions.



### **Debt-management initiatives**

To partner with postsecondary institutions in their debt-management efforts, USA Funds in 2004 provided a broad spectrum of services in Florida, including the following:

- ◇ USA Funds’ debt-management consultants assisted 50 Florida schools in their work to curb student-loan defaults.
- ◇ To equip postsecondary institutions to teach their students to manage their time and money wisely while they are on campus and after graduation, USA Funds offers at no cost to Florida schools the USA Funds Life Skills® financial-literacy course. The number of schools in various stages of implementing USA Funds Life Skills in Florida stood at 36.
- ◇ Four schools in Florida used Default Management System™ software, which provides assistance with call or letter campaigns to borrowers experiencing repayment difficulties. USA Funds provides DMS at no cost to Florida schools.

USA Funds also provided and supported a variety of other programs for Florida schools and lenders, and the students and families they serve, to support preparation for, access to and success in higher education in 2004.

### **Florida advisory council**

To ensure that its services meet the needs of postsecondary education in Florida, USA Funds established a Florida financial-aid advisory council, which includes financial-aid administrators for Florida colleges and universities and representatives of lending institutions. A Florida financial-aid professional also serves on USA Funds’ national advisory council.

### **Staff-training opportunities**

USA Funds helps colleges and lenders comply with program regulations and keeps them informed of policy developments and improved services through free workshops conducted in Florida. During fiscal 2004, USA Funds conducted 10 student-loan workshops — in Fort Lauderdale, Jacksonville, Orlando, Tallahassee and Tampa — for a total of 333 participants.

### **Scholarship support**

The USA Funds Access to Education Scholarships® program awarded 609 new and renewal scholarships totaling \$890,625 to deserving college-bound students in Florida. These scholarships assist students in financial need — particularly those who are either members of ethnic-minority groups or are physically disabled — as they finance their higher education.

With a \$500,000 grant, USA Funds established a scholarship fund through Scholarship America for students affected by hurricanes in 2004. The Disaster Relief Fund for Postsecondary Education Students assists low-income students attending schools in disaster areas in five states, including Florida.

USA Funds awarded \$9,000 in scholarships to graduating seniors from three Orlando high schools under the USA Funds Scholars program, which assists outstanding students in communities in which USA Funds has offices.

Additionally, USA Funds sponsored three \$1,000 scholarships awarded at the Champions Fund College Bound Conference in St. Petersburg, where former athletes encouraged high-school students to pursue postsecondary education.

### **Early awareness program**

USA Funds offers at no cost to Florida schools and community- and faith-based organizations its USA Funds Unlock the Future® early awareness program. Six schools and organizations took advantage of the program, which introduces students and their families to the benefits of and options for education after high school.

### **College-planning Web site**

USA Funds partnered with College Answer®, the foremost online resource for “going-to-college” information, to develop Florida College Answer. The Web site, located at [www.florida.collegeanswer.com](http://www.florida.collegeanswer.com), offers students and families information to assist in planning and paying for higher education, including free access to a database of billions of dollars in scholarships.

### **ScholarShop**

USA Funds provided \$10,000 each to the Boys & Girls Clubs of Central Florida, the University of Central Florida McKnight Center of Excellence, and the Foundation for Osceola Education, for the development of three ScholarShop sites to serve 12,259 students in Central Florida. A program of Scholarship America, ScholarShop is a curriculum and resource center designed to motivate and prepare students for postsecondary education.

### **“USA Funds Countdown to College”**

USA Funds sponsored the first “USA Funds Countdown to College” for Florida, a supplement to the *Miami Herald*. The publication provides higher-education admissions and financial-aid information to assist high-school students and their parents.

*Table 1*  
**25 Largest Florida Schools by USA Funds Loan Volume**

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Nova Southeastern University	St. Thomas University
Florida State University	American University
Barry University	of the Caribbean
University of Miami	Florida Institute of Technology
Full Sail Real World Education	Miami International University
Saint Leo University	of Art & Design
St. Petersburg College	Remington College
ITT Technical Institute	Hillsborough Community College
Keiser College	Manatee Community College
The Art Institute of	Stetson University
Fort Lauderdale	Florida Gulf Coast University
Florida Atlantic University	University of South Florida
International Academy of Design	College of Medicine
& Technology	New England Institute of
American InterContinental	Technology at Palm Beach
University-South Florida	Lynn University

*Table 2*  
**10 Largest Lenders by Loan Volume Served by USA Funds in Florida**

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Nova Southeastern University
J.P. Morgan Chase
Bank One
Bank of America
SunTrust Bank
Sallie Mae
Educaid/Wachovia
Student Loan Xpress
Citibank Student Loans
Southwest Student Services Corp.