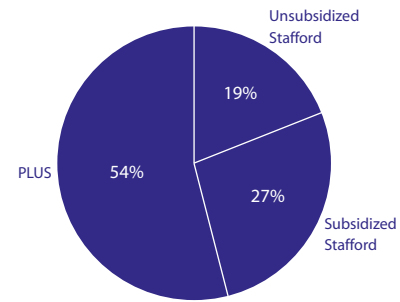
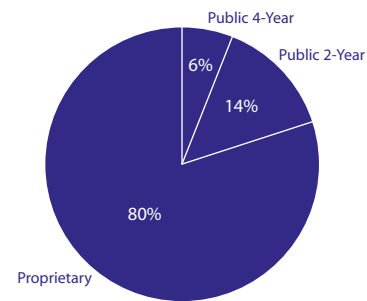


Chart 1  
USA Funds' Wyoming Loan Volume  
by Loan Type



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' Wyoming Loan Volume  
by Institution Type



*USA Funds® has served Wyoming as its designated guarantor of federal education loans since 1991. As Wyoming's designated guarantor, 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.*



[www.usafunds.org](http://www.usafunds.org)

During the fiscal year ending Sept. 30, 2004, USA Funds guaranteed more than \$57 million in new education loans to nearly 9,300 Wyoming borrowers — including 6,691 students and 2,574 parents — and served nine postsecondary institutions in Wyoming.

USA Funds works with Wyoming schools and lenders to help reduce student-loan-default rates. During the last 10 years, Wyoming's default rate has dropped nearly 60 percent. The most-recent default measure, the 2002 cohort-default rate, was 5.2 percent of the borrowers who entered repayment during fiscal 2002. The cohort-default rate measures the percentage of students who entered repayment on their education loans during a given federal fiscal year and defaulted on their loans prior to the end of the following fiscal year.

### ***Debt-management initiatives***

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

- ◇ USA Funds' debt-management consultants assisted nine Wyoming 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 Wyoming schools the USA Funds Life Skills® financial-literacy course. The number of schools in various stages of implementing USA Funds Life Skills in Wyoming stood at seven.
- ◇ Seven schools in Wyoming 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 Wyoming schools.

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

### ***Wyoming advisory council***

To ensure that its services meet the needs of postsecondary education in Wyoming, USA Funds hosts regular meetings of its Wyoming financial-aid advisory council, which includes financial-aid administrators for Wyoming colleges and universities, as well as representatives of lending institutions.

### ***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 Wyoming. During fiscal 2004, USA Funds conducted two student-loan workshops in Cheyenne for 32 participants.

### ***Scholarship funding***

The USA Funds Access to Education Scholarships® program awarded 52 new and renewal scholarships totaling \$75,000 to deserving college-bound students in Wyoming for the 2004-2005 academic year. 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.

### ***Early awareness program***

USA Funds offers at no cost to Wyoming schools and community- and faith-based organizations its USA Funds Unlock the Future® early awareness program. Three Wyoming 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 present Wyoming College Answer. The Web site, located at [www.wyoming.collegeanswer.com](http://www.wyoming.collegeanswer.com), offers students and families information to assist in planning and paying for higher education, plus free access to a database of billions of dollars in scholarships.

### ***College Goal Sunday***

USA Funds supported the second College Goal Sunday in Wyoming. College Goal Sunday provides high-school seniors and their parents free help in completing the application necessary to qualify for federal grants and loans for college. More than 350 Wyoming students and parents received assistance at eight College Goal Sunday sites in Wyoming during 2004. USA Funds also sponsored the first “USA Funds Countdown to College” supplement to the *Casper Star-Tribune* and *Wyoming Tribune-Eagle*. The publication promotes College Goal Sunday and provides higher-education admissions and financial-aid information.

### ***ScholarShop***

USA Funds provided a grant for the development of a ScholarShop site at Central Wyoming College in Riverton. A program of Scholarship America, ScholarShop is a curriculum and resource center designed to motivate and prepare students for postsecondary education.

*Table 1*

### ***Wyoming Schools Served by USA Funds***

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Wyoming Technical Institute  
University of Wyoming  
Laramie County Community College  
Central Wyoming College  
Western Wyoming College  
Sheridan College  
Northwest Community College  
Eastern Wyoming College  
Casper College

*Table 2*

### ***10 Largest Lenders by Loan Volume Served by USA Funds in Wyoming***

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U.S. Bank  
Bank One  
J.P. Morgan Chase  
Wyoming Student Loan Corp.  
Wells Fargo Bank  
Sallie Mae  
Equality State Bank  
Bank of America  
College Loan Corp.  
Citibank Student Loans