



Chart 1  
USA Funds' Wyoming Loan Volume  
by Loan Type

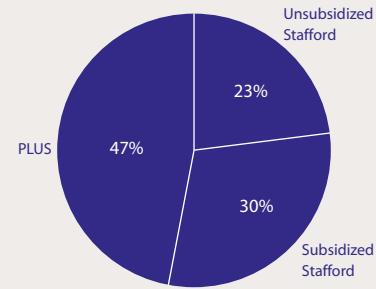
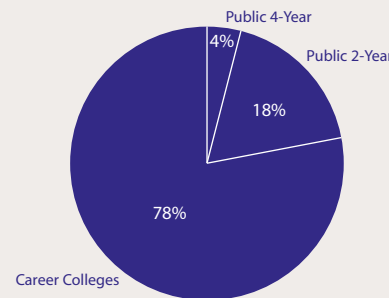


Chart 2  
USA Funds' Wyoming Loan Volume  
by Institution Type



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.



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

*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, career colleges, 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.*

During the fiscal year ending Sept. 30, 2005, USA Funds guaranteed nearly \$50 million in new education loans to nearly 8,300 Wyoming borrowers — including 6,157 students and 2,124 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 62 percent. The most-recent default measure, the 2003 cohort-default rate, fell to 4.9 percent — a decline of nearly 6 percent from the previous year in the default rate among Wyoming borrowers. 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 2005 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 the USA Funds Life Skills® financial-literacy course. The number of schools in various stages of implementing USA Funds Life Skills in Wyoming stands at eight.
- ◇ Three schools in Wyoming use USA Funds-provided tools that help students and graduates stay on the path to successful repayment. The new, Web-based USA Funds Debt Manager<sup>SM</sup> assists with call or letter campaigns to borrowers experiencing repayment difficulties.
- ◇ To give schools greater flexibility as they help students track their education loans, USA Funds supports the Borrower Debt Management Information Service. Schools often use the service during student-loan exit counseling with borrowers.
- ◇ USA Funds conducted two debt-management workshops in Wyoming to help schools learn more about USA Funds Life Skills, and about student retention and its role in default prevention. A total of 191 higher-education professionals took part in workshops in Casper and Riverton.

USA Funds also supported a variety of other programs for Wyoming schools and lenders, and the students and families they serve, to enhance preparation for, access to and success in higher education in 2005.

### **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. The council 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 a wide array of training opportunities, including free workshops in Wyoming. During fiscal 2005 USA Funds conducted two financial-aid workshops in Laramie for 34 participants.

USA Funds University provided change-management training during the second-annual Wyoming Association of Student Financial Aid Administrators support-staff workshop. USA Funds was the primary sponsor of the event.

### **Scholarship funding**

The USA Funds Access to Education Scholarships® program awarded 52 new and renewal scholarships totaling \$76,500 to deserving college-bound students in Wyoming for the 2005-2006 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.

Under the USA Funds Scholars program, USA Funds awarded \$15,000 in scholarships to graduating seniors from nine Wyoming high schools. USA Funds Scholars are outstanding students in USA Funds’ designated states and in communities in which USA Funds has offices.

Additionally, USA Funds sponsored two \$1,000 scholarships for high-school seniors who attended Central Wyoming College’s Women in Science conference.

### **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 partners 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 third 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. A total of 512 Wyoming students and parents received assistance at 10 College Goal Sunday sites in Wyoming during 2005. USA Funds also sponsored the second-annual “USA Funds Countdown to College” supplement to the *Casper Star-Tribune* and *Wyoming Tribune-Eagle*. USA Funds partnered with Western States Learning Corp. on the 2005 publication, which promotes College Goal Sunday and provides higher-education admissions and financial-aid information.

### **Learning Communities**

USA Funds joined a coalition of organizations that are focusing services on six pilot communities — including Wind River Reservation in Wyoming — in a bid to improve access to postsecondary education for low-income students. The Learning Communities Coalition is partnering with local leaders across the nation to significantly increase the number of youths in the selected communities who complete high school and successfully pursue postsecondary education.

### **ScholarShop**

As part of its involvement in the Learning Communities Coalition, USA Funds provided a grant for developing a ScholarShop site on Wind River Reservation. The site is the second ScholarShop location supported by USA Funds in Wyoming. 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  
Laramie County Community College  
Western Wyoming College  
Central Wyoming College  
University of Wyoming  
Sheridan College  
Eastern Wyoming College  
Northwest Community 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 Education Trust  
Citibank Student Loans  
Bank of America  
Student Loan Xpress  
Nelnet