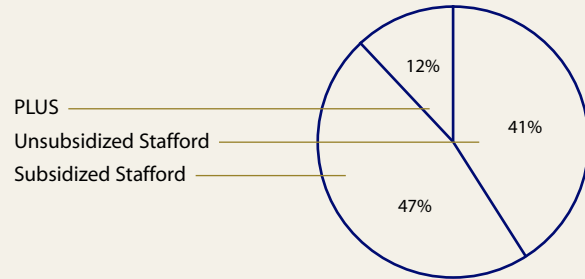


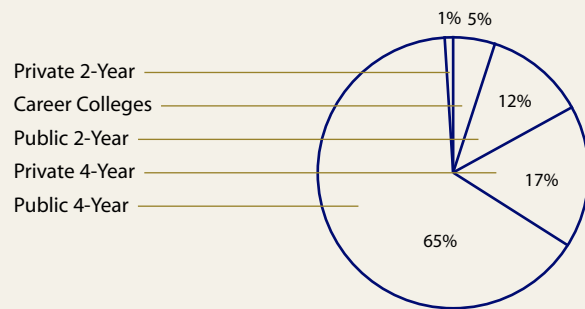
USA Funds' Kansas Loan Volume

By Loan Type



USA Funds' Kansas Loan Volume

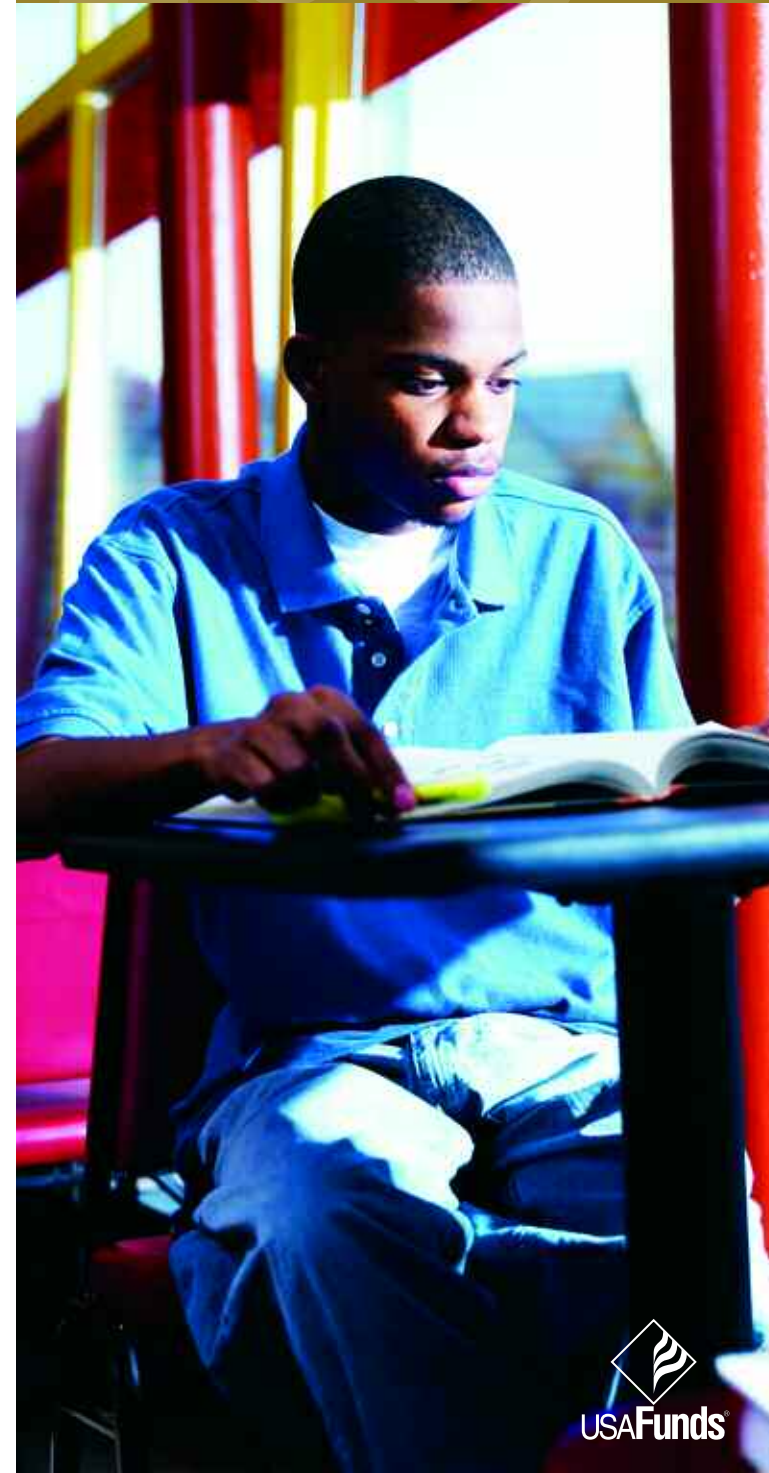
By Institution Type



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



USA Funds® has served Kansas as its designated guarantor of federal student loans since 1991. In its efforts to enhance higher-education preparedness, access and success, USA Funds partners with schools, lenders, students, parents and community organizations.

During the fiscal year ending Sept. 30, 2007, USA Funds guaranteed nearly \$431 million in new education loans to more than 61,500 Kansas borrowers — including Federal Stafford loans for nearly 56,000 students and Federal PLUS loans for more than 5,500 parents and students. USA Funds served 58 postsecondary institutions in Kansas.

USA Funds works with Kansas schools and lenders to help reduce student-loan-default rates. The most-recent default measure, the 2005 cohort-default rate, was 3.5 percent for Kansas borrowers with USA Funds-guaranteed loans, compared with the default rate of 3.9 percent recorded among all Kansas student-loan 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 2007 provided a broad spectrum of services in Kansas, including the following:

- ◇ USA Funds' debt-management consultants assisted 54 Kansas 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. Approximately 36 schools in Kansas have implemented USA Funds Life Skills, with 13 schools ordering materials in 2007.



◇ Thirteen schools in Kansas use USA Funds Debt Manager®, a Web-based tool that helps them stay in contact with student-loan borrowers during school and after graduation. USA Funds Debt Manager assists with e-mail, call or letter campaigns to borrowers experiencing repayment difficulties.

◇ USA Funds Loan Counselor® is a suite of custom counseling products that helps schools fulfill all federal requirements for loan counseling and simplifies Stafford-loan entrance and exit counseling with one online program. Four schools in Kansas are taking advantage of the tool's entrance-counseling component, USA Funds Stafford Loan GuideSM. Four Kansas schools offer USA Funds Student Loan Transition GuideSM, which provides exit counseling. In 2007 more than 460 counseling sessions were completed on USA Funds Loan Counselor in Kansas.

◇ 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 also supports a variety of other programs for Kansas schools, lenders, students and families, and their communities. The following are some highlights from 2007:

Kansas advisory council

To ensure that its services meet the needs of postsecondary education in Kansas, USA Funds receives guidance from a Kansas financial-aid advisory council. The council includes financial-aid administrators for Kansas 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 Kansas. During fiscal 2007 USA Funds conducted four financial-aid workshops, in Kansas City, Kan., and Wichita, for a total of 169 participants. Financial-aid administrators from 12 postsecondary-school campuses and two lenders from Kansas took advantage of USA Funds University online courses during 2007, with 550 learner sessions recorded.

Eleven education-lending professionals attended a USA Funds Education-Lender Forum in Kansas City, Mo., to stay up to date on developments in the education-finance marketplace.

Scholarship funding

The USA Funds Access to Education Scholarships® program awarded 380 new and renewal scholarships totaling \$564,000 to deserving college-bound students in Kansas for the 2007-2008 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 \$39,000 in scholarships to 26 graduating seniors from 26 Kansas high schools. USA Funds Scholars are outstanding students in USA Funds' designated states and in communities in which USA Funds has offices.

Early awareness programs

USA Funds introduced USA Funds Consejos, a program designed to encourage Latino middle-school students and their families to prepare for and pursue higher education. Additionally, five Kansas schools and organizations took advantage of USA Funds Unlock the Future®, which introduces students and their families to the benefits of and options for education after high school.

Kansas schools and community- and faith-based organizations may order these early awareness-program materials at no cost.

College Goal Sunday

USA Funds supports College Goal Sunday. The event provides high-school seniors and their parents free help in completing the application necessary to qualify for federal aid for college. More than 1,700 students and parents in Kansas received assistance at 20 College Goal Sunday sites during 2007.

For the fifth-consecutive year, USA Funds also sponsored a “USA Funds Countdown to College™” supplement. The *Topeka Capital-Journal* and *Wichita Eagle* distributed more than 209,000 copies of the publication, which promotes College Goal Sunday and provides higher-education-admissions and financial-aid information.

College-planning Web sites

Online college-planning resources supported by USA Funds — including those on USA Funds' Web site, www.usafunds.org — received approximately 50,000 visits in 2007. Through these resources USA Funds offers college-planning information specific to Kansas.

Education-and-career hotline

With financial support from USA Funds, Topeka's HUDDLE Learning Inc. is developing a toll-free hotline that will provide Kansas high-school students, as well as parents and educators, with information about colleges and careers.

Children's-hospital mobile classroom

To help young patients stay on track with their schoolwork during their hospital stays, USA Funds donated an educational cart to Via Christi Medical Center in Wichita. The EduCat® mobile classroom provides teachers and students with multimedia-educational capabilities previously unavailable at the hospital.

Young-entrepreneurs training

USA Funds supported Youth Entrepreneurs of Kansas, whose classroom program provides high-school students with business and entrepreneurial education and experiences to help them become contributing members of society. USA Funds' support also helped fund a series of presentations for YEK participants, featuring successful entrepreneurs.

Academic decathlon

To encourage academic competition and the early introduction of students to higher education, USA Funds for the third-consecutive year provided funding for Kansas Academic Decathlon. More than 200 students in grades 10-12 took part in the 2007 competition, which featured the opportunity for a scholarship sponsored by USA Funds.

Additional support for Kansas education

From sponsoring a conference offering college and career information to students in federal TRIO programs, to funding educational equipment for tornado-damaged areas in Greensburg, USA Funds gave its support to additional initiatives supporting Kansas higher-education preparedness, access and success.

25 Largest Kansas Schools

By Loan Volume

Served by USA Funds

Kansas State University
Wichita State University
Washburn University
Fort Hays State University
Emporia State University
Pittsburg State University
Baker University
Johnson County Community College
Butler Community College
Southwestern College
Brown Mackie College
Wichita Technical Institute
Benedictine College
Ottawa University
Kansas City Kansas Community College
Friends University
Newman University
University of Saint Mary
MidAmerica Nazarene University
Wright Business School
McPherson College
Bethel College
Vatterott College
Tabor College
Barton County Community College

10 Largest Lenders

By Loan Volume

Served by USA Funds in Kansas

Bank of America
Kansas State Bank
Commerce Bank of St. Louis
College Board Education Loan Program/College Credit
Sallie Mae Education Trust
Kansas State University
CoreFirst Bank & Trust
U.S. Bank
J.P. Morgan Chase
Citibank Student Loans