

## 25 LARGEST INDIANA SCHOOLS

By Loan Volume  
Served by USA Funds

Ivy Tech Community College  
University of Notre Dame  
Indiana Business College  
ITT Technical Institute  
Indiana University-Purdue University Indianapolis  
Brown Mackie College  
University of Indianapolis  
Indiana University Bloomington  
Lincoln Technical Institute  
Butler University  
Indiana University-Purdue University Fort Wayne  
Anderson University  
Purdue University  
Indiana State University  
Indiana Institute of Technology  
Marian College  
International Business College  
Taylor University  
The Art Institute of Indianapolis  
Indiana University Northwest  
Indiana University South Bend  
Saint Mary-of-the-Woods College  
Saint Mary's College  
Martin University  
Saint Joseph's College

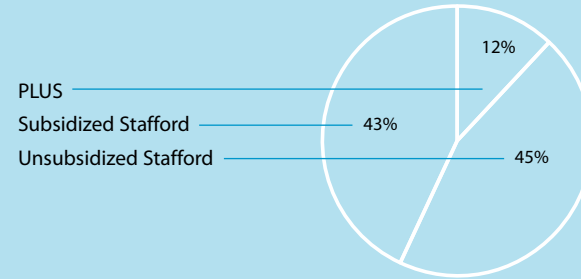
## 10 LARGEST LENDERS

By Loan Volume  
Served by USA Funds in Indiana

Sallie Mae Education Trust  
Student Loan Funding  
Fifth Third Bank  
J.P. Morgan Chase  
Citibank Student Loans  
Nelnet  
Wells Fargo Bank  
Citizens Bank  
Notre Dame Federal Credit Union  
First National Bank in Sioux Falls

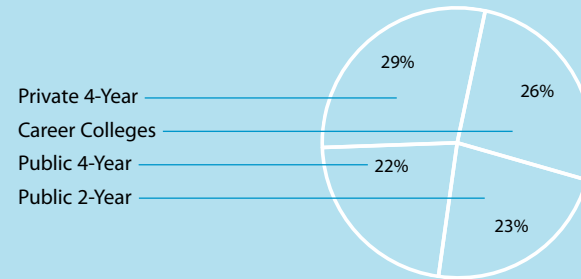
### USA FUNDS' INDIANA LOAN VOLUME

By Loan Type



### USA FUNDS' INDIANA 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 Indiana as its designated guarantor of federal student loans since 1995. 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, 2008, USA Funds guaranteed more than \$758 million in new education loans to more than 102,500 Indiana borrowers — including Federal Stafford loans for nearly 94,500 students and Federal PLUS loans for more than 8,000 parents and students. USA Funds served 69 postsecondary institutions in Indiana.

USA Funds works with Indiana schools and lenders to help reduce student loan default rates. The most recent default measure, the 2006 cohort default rate, was 4.1 percent for Indiana borrowers with USA Funds-guaranteed loans, compared with the default rate of 4.4 percent recorded among all Indiana 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 2008 provided a broad spectrum of services in Indiana, including the following:

- ◇ USA Funds' debt management consultants assisted 27 Indiana 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 22 schools in Indiana have implemented USA Funds Life Skills, with 12 schools in the state ordering the program's materials in 2008.
- ◇ The year saw 58,974 borrower counseling sessions conducted through USA Funds Loan Counselor® in Indiana. The suite of online products helps schools fulfill federal requirements for student loan counseling and simplify entrance and exit counseling. Seven Indiana schools offer entrance counseling for their graduate and professional students through USA Funds Grad Guide<sup>SM</sup>, which USA Funds introduced in 2008.
- ◇ USA Funds Stafford Loan Guide<sup>SM</sup>, which provides entrance counseling for undergraduate students, is in place at 49 Indiana schools. USA Funds Student Loan Transition Guide<sup>SM</sup> offers undergraduate exit counseling at 48 schools. USA Funds also recently introduced the exit counseling version of USA Funds Grad Guide.
- ◇ Thirty-eight schools in Indiana use USA Funds Debt Manager®, a Web-based tool that helps schools stay in contact with student loan borrowers during school and after graduation.
- ◇ USA Funds conducted a debt management workshop in Indiana to teach about student retention and its role in default prevention. Sixty-five higher education professionals took part in the Indianapolis workshop.

USA Funds also supports a variety of other programs for Indiana schools, lenders, students and families, and their communities — and in 2008 provided nearly \$2 million in grants for education access initiatives in the state. The following are some highlights:

## INDIANA ADVISORY COUNCIL

To ensure that its services meet the needs of postsecondary education in Indiana, USA Funds receives guidance from an Indiana financial aid advisory council. The council includes financial aid administrators for Indiana colleges and universities, as well as representatives of lending institutions. In addition, Indiana financial aid professionals and education lenders are 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 a wide array of training opportunities, including free workshops in Indiana. During fiscal 2008 USA Funds conducted six financial aid workshops — in Bloomington, Indianapolis and South Bend — for a total of 129 participants. Financial aid administrators and lenders from Indiana recorded 1,452 learner sessions through USA Funds University online courses during 2008.

Eleven education lending professionals learned basic financial aid information at a Lender Boot Camp in Indianapolis.

## SCHOLARSHIP FUNDING

The USA Funds Access to Education Scholarships® program awarded 448 new and renewal scholarships totaling \$668,250 to deserving college-bound students in Indiana for the 2008–2009 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.

The United Negro College Fund's annual regional fund-raiser continued to receive USA Funds' support. The 2008 event raised more than \$500,000 toward scholarships for African-American students. Among other support for UNCF were challenge grants that will match contributions up to a total of \$10,000 through the organization's local advisory councils.

USA Funds awarded a grant to the Central Indiana Community Foundation's Latino Scholarship Fund, pledging to match donations to the fund up to \$50,000. The new scholarship fund will support multiple organizations working to bolster support for Latino students.

Indiana Dollars for Scholars received funding from USA Funds to support efforts focused on raising scholarship funds for local students. USA Funds' assistance included a grant to fund 20 college scholarships through the Hoosier Heroes program.

## EARLY AWARENESS PROGRAMS

USA Funds distributed 29 sets of USA Funds Unlock the Future® and USA Funds Consejos materials to Indiana schools and organizations in 2008. The programs promote early awareness of the benefits of higher education. USA Funds Unlock the Future reached an estimated 1,200 Indiana students and family members. USA Funds Consejos, geared toward Latino audiences, reached 1,120 Indiana students and family members.

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

## USA FUNDS LOAN COMPARISON

USA Funds partnered with SimpleTuition, an independent loan comparison tool, to introduce USA Funds Loan Comparison. The online program simplifies the process of selecting an education loan for students and parents. Five Indiana campuses offer USA Funds Loan Comparison, with 4,041 visits to their sites.

## COLLEGE PLANNING WEB SITES

Online college planning resources supported by USA Funds — including those on USA Funds' Web site, [www.usafunds.org](http://www.usafunds.org) — received approximately 33,000 visits in 2008. Through these resources USA Funds offers college planning information specific to Indiana.

## LEARNING COMMUNITIES

USA Funds continued its work with a coalition of organizations that are focusing services on Washington Community School in Indianapolis and in other communities, 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. USA Funds' 2008 grants to the Washington Community School initiative supported a variety of programs, including five scholarships to local graduating seniors.

## U.S. DREAM ACADEMY LEARNING CENTER

U.S. Dream Academy opened a USA Funds-sponsored learning center at John Marshall Middle School in Indianapolis. U.S. Dream Academy offers programs to assist children of prisoners and children in danger of school failure due to a lack of proper academic, social and financial support. The learning center can provide after-school education programs to 60 children.

## NAVIGATION 101

USA Funds has partnered with Envictus Corp. to bring Navigation 101 into the curricula of five high schools serving more than 3,200 students in Indiana. Navigation 101 is a Web-based program that helps guidance staff provide customized college planning information. Indiana students have demonstrated significant improvement in their mastery of college and career readiness following their use of Navigation 101.

## COLLEGE GOAL SUNDAY

USA Funds supports College Goal Sunday in Indiana. The event provides high school seniors and their parents free help in completing the application necessary to qualify for federal aid for college. A total of 1,239 students and parents in Indiana received assistance at 36 College Goal Sunday sites during 2008.

USA Funds also sponsored for the eighth consecutive year the "USA Funds Countdown to College™" supplement. Approximately 355,000 readers received copies of the publication in the *Indianapolis Star*. "USA Funds Countdown to College" promotes Indiana's College Goal Sunday and provides higher education admissions and financial aid information.

## COLLEGE AND CAREER PREPARATION GUIDES

Serving as corporate sponsor for the sixth consecutive year, USA Funds supported the 2007-2008 edition of *Next Indiana: A Guide to Life After High School*. Sent to 175,000 high school juniors and seniors, the magazine explains the options available to students after high school and includes information about topics such as handling finances and choosing a career.

For the fifth year, USA Funds also was corporate sponsor of *GRAD* magazine. The 2007-2008 edition, distributed to 85,000 Indiana college seniors, focuses on graduate study opportunities, employment prospects and quality of life in Indiana.

## AVID

Assistance from USA Funds helps fund the Advancement Via Individual Determination program through Lawrence Township Schools in Indianapolis. The program places more than 550 academically average students in a rigorous curriculum each year and encourages them to pursue postsecondary education. Lawrence Township Schools in 2008 presented USA Funds with an award in recognition of USA Funds' continued support for AVID.

## USA PARENTS

USA Funds supports USA Parents, a program that provides information, resources, enrichment and encouragement for the parents and guardians of students involved in the Science Bound program. Science Bound is a collaborative initiative that encourages underrepresented Indianapolis Public Schools students in grades seven through 12 to pursue postsecondary education in science, technology and engineering.

## HOSPITAL SCHOOL PROGRAM

Funding from USA Funds supports the school program of Riley Hospital for Children in Indianapolis. The program helps patients with chronic or life-changing illnesses to be successful in school, and prepares them for higher education or job training.

## ADDITIONAL SUPPORT FOR INDIANA EDUCATION

From starting an initiative to increase academic achievement among African-American males, to funding educational mentoring for variety of organizations, to supporting college readiness activities through the Circle City Classic in Indianapolis, USA Funds provided assistance to additional efforts supporting Indiana higher education preparedness, access and success.