

25 Largest Florida Schools

By USA Funds Loan Volume

Nova Southeastern University
 Florida State University
 Keiser University
 Barry University
 Saint Leo University
 Full Sail Real World Education
 International Academy of Design & Technology
 Florida Career College
 Universal Technical Institute Motorcycle Mechanics Institute
 Florida A&M University
 Florida Atlantic University
 ITT Technical Institute
 Miami International University of Art & Design
 St. Thomas University
 Argosy University
 The Art Institute of Fort Lauderdale
 Florida Coastal School of Law
 Bethune-Cookman University
 Southeastern University
 Florida Institute of Technology
 St. Petersburg College
 Florida Gulf Coast University
 Manatee Community College
 Hillsborough Community College
 American InterContinental University

10 Largest Lenders

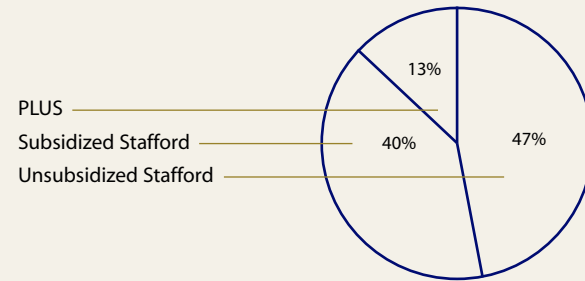
By Loan Volume

Served by USA Funds in Florida

Sallie Mae Education Trust
 Nova Southeastern University
 Bank of America
 Nellie Mae
 SunTrust Bank
 Regions Bank
 J.P. Morgan Chase
 AMS Education Loan Trust
 Wachovia Education Finance
 Student Loan Xpress

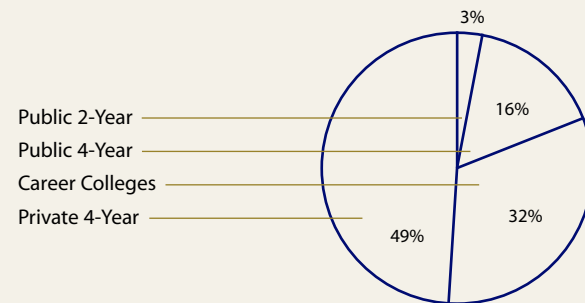
USA Funds' Florida Loan Volume

By Loan Type



USA Funds' Florida 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 2007 Annual Report to Florida

USA Funds® is the nation's leading guarantor of federal education loans. In its efforts to enhance higher-education preparedness, access and success, USA Funds partners with schools, lenders, students, parents and community organizations.

In Florida, during the fiscal year ending Sept. 30, 2007, USA Funds guaranteed \$1.9 billion in new education loans to nearly 180,000 borrowers — including Federal Stafford loans for nearly 163,000 students and Federal PLUS loans for nearly 17,000 parents and students. USA Funds served 139 postsecondary institutions in Florida.

USA Funds works with Florida 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 Florida borrowers with USA Funds-guaranteed loans, compared with the default rate of 4.8 percent recorded among all Florida 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 Florida, including the following:

- ◆ USA Funds' debt-management consultants assisted 176 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 the USA Funds Life Skills® financial-literacy course. Approximately 38 schools in Florida have implemented USA Funds Life Skills, with 36 schools in the state ordering the program's materials in 2007.



◇ Sixty-eight schools in Florida 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 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. Thirty-three schools in Florida are taking advantage of the tool's entrance-counseling component, USA Funds Stafford Loan GuideSM. Thirty-one Florida schools offer USA Funds Student Loan Transition GuideSM, which provides exit counseling. In 2007 more than 3,000 counseling sessions were completed on USA Funds Loan Counselor in Florida.

◇ 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 11 debt-management workshops in Florida to help schools learn more about USA Funds Life Skills, and about student retention and its role in default prevention. A total of 252 higher-education professionals took part in workshops in Boca Raton, Fort Lauderdale, Tallahassee and Weston.

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

Florida advisory council

To ensure that its services meet the needs of postsecondary education in Florida, USA Funds receives guidance from a Florida financial-aid advisory council. The council 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 a wide array of training opportunities, including free workshops in Florida. During fiscal 2007 USA Funds conducted 10 financial-aid workshops — in Fort Lauderdale, Jacksonville, Orlando, Tallahassee and Tampa — for a total of 333 participants. Financial-aid administrators from 37 postsecondary-school campuses and two lenders from Florida took advantage of USA Funds University online courses during 2007, with 1,389 learner sessions recorded.

Scholarship support

The USA Funds Access to Education Scholarships® program awarded 642 new and renewal scholarships totaling \$942,750 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.

Under the USA Funds Scholars program, USA Funds awarded \$36,000 in scholarships to 24 graduating seniors from 15 Florida 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 supported the ChairScholars Foundation's Tampa Bay Scholarship program. USA Funds' grant will provide scholarships to two financially needy, physically disabled young people.

Early awareness programs

In late 2007 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. USA Funds Consejos provides Latino students and their families more-complete information about the value of postsecondary education, the education options available to them, and the availability of financial aid.

Nine Florida 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.

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

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 Florida.

Learning Communities

USA Funds continued its work with a coalition of organizations that are focusing services on six pilot communities — including Washington Shores in Orlando — 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.

A grant of nearly \$146,000 from USA Funds in 2007 supported Orlando's Learning Communities activities — such as the delivery of USA Funds Unlock the Future — that bolster college readiness and access.

Additionally, as part of USA Funds' involvement in the Learning Communities Coalition, USA Funds for the third-consecutive year supported a college tour by students with strong academic potential at Jones High School in Orlando. Forty students took part in the tour.

PathfinderHS

USA Funds has partnered with Virginia-based Envictus Corp. to bring PathfinderHS into the curricula of 30 high schools serving more than 25,000 students in Florida. PathfinderHS is a Web-based program that helps guidance staff provide customized college-planning information.

Children's hospital mobile classrooms

To help young patients stay on track with their schoolwork during their hospital stays, USA Funds donated educational carts to the Children's Hospital of Southwest Florida in Fort Myers, and to Arnold Palmer Hospital for Children in Orlando. The EduCat® mobile classroom provides teachers and students with educational capabilities previously unavailable at the hospitals.

College Goal Sunday

USA Funds supports College Goal Sunday in Florida. The event provides high-school seniors and their parents free help in completing the application necessary to qualify for federal aid for college. Approximately 3,000 students and parents in Florida received assistance at 47 College Goal Sunday sites during 2007. USA Funds also sponsored for the fourth-consecutive year "USA Funds Countdown to CollegeTM." The *Miami Herald* and *Tallahassee Democrat* distributed more than 411,000 copies of the publication, which promotes Florida's College Goal Sunday and provides higher-education-admissions and financial-aid information.

Report on Latino-student access

A research project will offer institutional and policy recommendations to enhance postsecondary-education access and success for Florida students, with a focus on Latinos. USA Funds is helping to commission the study, conducted by *Excelencia* in Education.

College visits

USA Funds supports college visits for eighth-graders from eight Florida school districts. As part of the Be Cool Go To School Day, the students also received USA Funds Unlock the Future materials.

Additionally, a grant from USA Funds to the Women of Tomorrow Mentor & Scholarship Program, in Miami, is supporting five college visits for up to 120 girls each. The girls are in grades nine-12 in Broward, Miami-Dade and Palm Beach counties.

Florida College Access Network conference

To address the educational needs of students who are racial or ethnic minorities, those with disabilities and those who are economically disadvantaged, USA Funds sponsored a Florida College Access Network conference. The event drew 300 educators and representatives of a variety of organizations. The conference focused on issues such as financial aid, career planning, mentoring, best practices for college preparedness, and successful community- and faith-based programs.

Collegiate Sunday

A USA Funds grant to Anderson Chapel African Methodist Episcopal Church supported Collegiate Sunday for the second-consecutive year. The program, in Tallahassee, features panel discussions, workshops and motivational speakers aimed at motivating youth to learn and to pursue postsecondary education. Anderson Chapel African Methodist Episcopal Church coordinates Collegiate Sunday.

YMCA Achievers

USA Funds provided financial assistance to the Central Florida YMCA Achievers program. The effort, which has served thousands of students since 1990, provides students in grades six-12 academic and cultural enrichment through mentoring, work-place exposure and college-preparatory training — with a special focus on African-American and Hispanic youth.

One-on-one learning help

Hidden Potentials Inc. serves children in Brevard County who have learning disabilities, dyslexia, auditory-processing disorder, Attention Deficit Hyperactivity Disorder and other diagnoses. For the second-consecutive year, a USA Funds grant is supporting the organization's work to provide one-on-one learning assistance to the children in their homes.

Reading camps

A total of 120 Eatonville elementary-school students who have been identified as performing below academic-grade level received assistance through reading camps conducted by the Legends Foundation of Orlando, and sponsored by USA Funds.