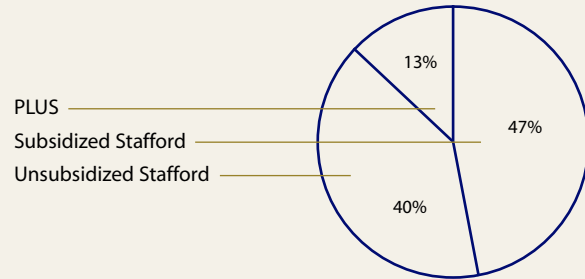


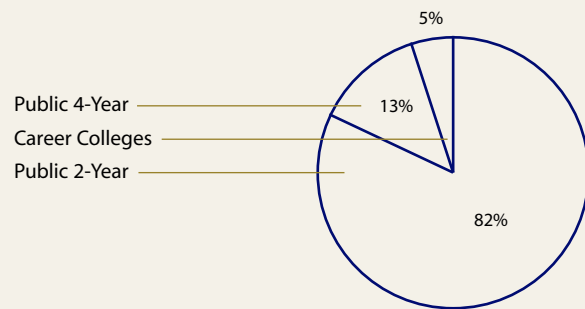
**USA Funds' Wyoming Loan Volume**

By Loan Type



**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.



*USA Funds® has served Wyoming 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 more than \$9.5 million in new education loans to nearly 2,100 Wyoming borrowers — including Federal Stafford loans for nearly 2,000 students and Federal PLUS loans for 140 parents and students. USA Funds served nine postsecondary institutions in Wyoming.

USA Funds works with Wyoming schools and lenders to help reduce student-loan-default rates. The most-recent default measure, the 2005 cohort-default rate, was 4.36 percent for Wyoming borrowers with USA Funds-guaranteed loans, compared with the default rate of 5 percent recorded among all Wyoming 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 Wyoming, including the following:

- ◆ USA Funds' debt-management consultants assisted nine Wyoming schools in their work to curb student-loan defaults.
- ◆ The USA Funds Life Skills® financial-literacy curriculum helps higher-education institutions teach their students to manage their time and money wisely on campus and beyond. Approximately six schools in Wyoming have implemented USA Funds Life Skills, with four schools ordering the program's materials in 2007.

◇ Three schools in Wyoming 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® custom counseling products help schools meet federal requirements for loan counseling and simplify Stafford-loan entrance and exit counseling. Two schools in Wyoming have implemented the tool’s entrance-counseling component, USA Funds Stafford Loan Guide<sup>SM</sup>. USA Funds Student Loan Transition Guide<sup>SM</sup> provides exit counseling. In 2007 more than 200 counseling sessions were completed on USA Funds Loan Counselor in Wyoming.

◇ 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 24 higher-education professionals took part in workshops in Powell and Riverton.

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

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

To ensure that its services meet the needs of postsecondary education in Wyoming, USA Funds receives guidance from a 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 a wide array of training opportunities, including free workshops in Wyoming. During 2007 a total of 42 participants attended the two financial-aid workshops in Cheyenne.

### ***Scholarship funding***

The USA Funds Access to Education Scholarships® program awarded 58 new and renewal scholarships totaling \$86,250 to deserving college-bound students in Wyoming 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 \$27,000 in scholarships to 18 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.

### ***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, nine Wyoming 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.

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

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

USA Funds supported the sixth 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 663 Wyoming students and parents received assistance at 13 College Goal Sunday sites in Wyoming during 2007.

USA Funds also sponsored the fourth-annual “USA Funds Countdown to College<sup>TM</sup>” supplement. The *Casper Star-Tribune* and *Wyoming Tribune-Eagle* distributed more than 52,000 copies of the publication, which promotes College Goal Sunday and provides higher-education admissions and financial-aid information. USA Funds partnered with New Futures, a division of Western States Learning Corp., on “USA Funds Countdown to College.”

### ***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 50,000 visits in 2007. Through these resources USA Funds offers college-planning information specific to Wyoming.

### ***Learning Communities***

USA Funds continued its work with 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.

A grant of more than \$151,000 from USA Funds in 2007 supported Wind River Reservation’s Learning Communities activities — such as the delivery of USA Funds Unlock the Future — that bolster college readiness and access.

### ***Academic decathlon***

To encourage academic competition and help prepare students for higher education, USA Funds provided funding for the Wyoming Academic Decathlon. Approximately 75 students took part in the 2007 event, which focused on 10 academic contests.

### ***Wyoming Schools***

*Served by USA Funds*

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Laramie County Community College

Central Wyoming College

Sheridan College

University of Wyoming

Western Wyoming College

WyoTech

Eastern Wyoming College

Casper College

Northwest Community College

### ***10 Largest Lenders***

*By Loan Volume*

*Served by USA Funds in Wyoming*

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Wyoming Student Loan Corp.

Wells Fargo Bank

U.S. Bank

Citibank Student Loans

Sallie Mae Education Trust

Nelnet

Student Loan Xpress

J.P. Morgan Chase

Bank of America

Citibank Student Loans