



BUILDING ON OUR SUCCESS

2009 ANNUAL REPORT FOR IDAHO

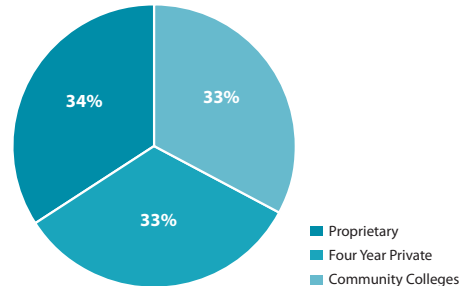
Northwest Education Loan Association® has served Idaho as a guarantor of federal student loans since 1978 and its designated guarantor since July 1994. As part of our efforts to enhance higher education preparedness, access and success, we partner with schools, lenders, students, parents and community organizations to help students achieve their higher education goals.

During the fiscal year ending Sept. 30, 2009, we guaranteed nearly \$62 million in new education loans to more than 7,500 Idaho borrowers — including Federal Stafford loans for nearly 7,200 students and Federal PLUS loans for more than 300 parents and students. We served 18 postsecondary institutions in Idaho.

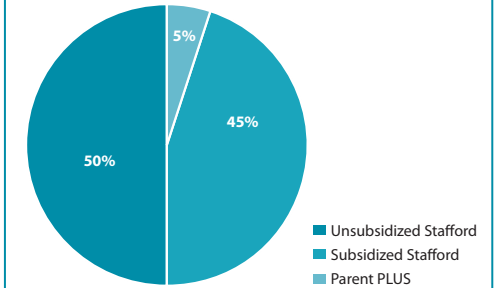
IDAHO SCHOOLS BY VOLUME

North Idaho College	\$14,249,051
Northwest Nazarene University	\$14,138,004
Stevens Henager College – Boise	\$11,563,877
Apollo College	\$5,488,842
The College of Idaho	\$5,434,552
College of Southern Idaho	\$4,876,923
Eastern Idaho Technical College	\$1,213,306
Toni & Guy Hairdressing Academy	\$960,223
Razzle Dazzle College of Hair Design	\$877,165
Boise Bible College	\$765,132
Mr. Leon's School of Hair Design	\$748,645
Headmaster's School of Hair Design	\$450,993
Mr. Juan's College of Hair Design	\$248,138
Lewis – Clark State College	\$43,000
Career Beauty College	\$23,605
Brigham Young University – Idaho	\$20,380
ITT Technical Institute – Boise	\$17,501
Scot Lewis Schools – Paul Mitchell	\$3,200

IDAHO VOLUME BY INSTITUTION TYPE



IDAHO VOLUME BY LOAN TYPE



TOP 10 LENDERS BY LOAN VOLUME SERVED BY NELA IN IDAHO

Sallie Mae Education Trust	\$22,981,809
Student Loan Finance Association	\$7,979,675
Wachovia	\$6,437,840
U.S. Bank	\$6,271,886
Wells Fargo Education Financial Services	\$6,198,118
Bank of America	\$5,208,228
Discover Bank	\$1,721,758
Nellie Mae	\$1,305,892
Key Bank	\$1,258,576
Chase	\$896,519

Debt management initiatives

In 2009, we partnered with postsecondary institutions in their debt management efforts to provide a broad spectrum of services in Idaho by:

- Providing nine schools in Idaho with NELA Debt Manager®, a Web-based tool that helps schools stay in contact with student-loan borrowers during school and after graduation. Debt Manager assists with e-mail, call or letter campaigns to borrowers experiencing repayment difficulties.
- Offering NELA Loan Counselor®, a suite of online products that helps schools fulfill federal education loan counseling requirements, and simplifies entrance, exit and interim counseling. In 2009 the tool's six modules provided more than 900 borrower counseling sessions at Idaho schools.
- To help postsecondary institutions teach their students to budget their time and money wisely in school and after graduation, NELA introduced in 2009 online content for Life Skills®, a Web-based tool that teaches basic strategies for managing finances and for completing degree work in a timely manner. The course also supports efforts by financial aid professionals to be good stewards of their institution's education loan default rate.
- NELA also introduced NELA Loan SolutionsSM, a new online resource to help student loan borrowers keep track of their loans and resolve repayment problems. NELA Loan Solutions helps borrowers understand, manage and repay their student loans by offering online access to account information and resources to help borrowers take action.

We also support a variety of other programs for Idaho schools, lenders, students and families, and their communities. The following are some highlights from 2009:

NELA's Strategy Council

To ensure that our services meet the needs of postsecondary education throughout the Northwest, we receive guidance from our strategy council. The council includes financial aid administrators for Northwest colleges and universities, and we have invited participation from representatives of lending institutions, as well as officials of the state's commission for postsecondary education, board of private postsecondary education, and private-school association. A representative from Northwest Nazarene University serves on NELA's Strategy Council.

Staff training opportunities

We help colleges and lenders comply with program regulations and keep them informed of policy developments and improved services through a wide array of training opportunities, including free workshops in the Northwest. During fiscal year 2009 we conducted four financial aid and professional development workshops through NELA Learning Services, for a total of 65 participants. Six campuses in Idaho took advantage of NELA Learning Services' online courses.

Early awareness programs

Through our I'm Going to College program we introduce the possibility of college to thousands of elementary students. This early awareness program exposes at-risk youth to the various college and career opportunities available to them, while also offering a firsthand college experience through a visit to a nearby campus. In 2009, nearly 1,500 Idaho elementary students participated in I'm Going to College.



In an effort to be more environmentally friendly, NELA created this virtual annual report. Please consider the environment before printing this document.



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