



BUILDING ON OUR SUCCESS

2009 ANNUAL REPORT FOR OREGON

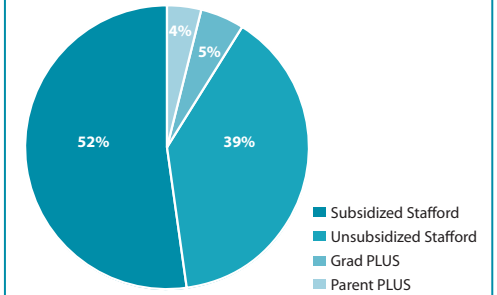
Northwest Education Loan Association® has served Oregon as a guarantor of federal student loans since 1978. At the heart of our 30 years of success is our commitment to the customers we serve. We partner with schools, lenders, students, parents and community organizations to help students achieve their higher education goals.

During the fiscal year ending Sept. 30, 2009, we guaranteed more than \$354 million in new education loans to more than 27,800 Oregon borrowers — including Federal Stafford loans for nearly 26,000 students and Federal PLUS loans for more than 1,800 parents and students. We served 42 postsecondary institutions in Oregon.

TOP 25 OREGON SCHOOLS BY VOLUME

Portland State University	\$160,266,588
Chemeketa Community College	\$24,094,776
National College of Natural Medicine	\$19,131,488
Portland Community College	\$18,221,911
Willamette University	\$17,000,755
Pacific University	\$15,568,581
Linn-Benton Community College	\$15,465,419
Oregon Institute of Technology	\$13,783,572
Warner Pacific College	\$11,842,140
Apollo College	\$9,851,693
Oregon College of Oriental Medicine	\$6,856,978
Pacific Northwest College of Art	\$5,382,396
Eastern Oregon University	\$4,998,976
Mount Hood Community College	\$4,985,905
Concordia University	\$4,609,122
Multnomah Biblical Seminary	\$3,577,580
Lewis and Clark College	\$3,273,467
Everest College – Tigard	\$3,172,348
Klamath Community College	\$3,167,780
East West College of Healing Arts	\$3,131,773
College of Legal Arts	\$1,516,385
Clackamas Community College	\$1,052,410
Western Seminary	\$723,354
Oregon College of Art and Craft	\$627,861
Cascade College – Portland	\$526,387

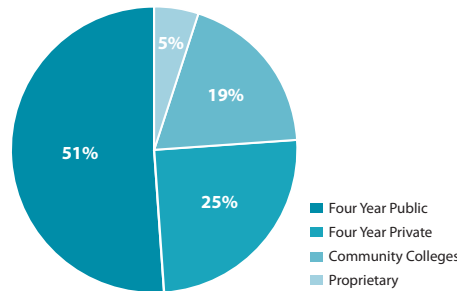
OREGON VOLUME BY LOAN TYPE



TOP 10 LENDERS BY LOAN VOLUME SERVED BY NELA IN OREGON

Sallie Mae Education Trust	\$171,229,652
Wells Fargo Education Financial Services	\$77,149,930
U.S. Bank	\$26,345,870
Student Loan Finance Association	\$20,289,111
Nelnet	\$17,966,246
Bank of America	\$13,158,066
Chase	\$6,754,383
Discover Bank	\$5,319,266
Citibank Student Loan Corporation	\$4,411,884
Key Bank	\$3,320,369

OREGON VOLUME BY INSTITUTION TYPE



Debt management initiatives

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

- 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 6,500 borrower counseling sessions at Oregon 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.
- Providing five schools in Oregon with NELA Debt Manager®, a Web-based tool that helps schools stay in contact with student loan borrowers during school and after graduation. NELA Debt Manager assists with e-mail, call or letter campaigns to borrowers experiencing repayment difficulties.
- Oregon schools were invited to attend a NELA-sponsored Noel- Levitz student retention workshop in June and learn more about how to keep students engaged through degree completion. Information provided during the workshop tied the impact of financial literacy to student success. Thirty financial aid professionals attended this workshop.

We also support a variety of other programs for Oregon 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 on occasion 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, students, and private-school association. Representatives from four Oregon schools served 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 2009 we conducted four financial aid and professional development workshops through NELA Learning Services, for a total of 65 participants. Six campuses in Oregon took advantage of NELA Learning Services' online courses

Scholarship funding

The Take Aim® program awarded 26 students scholarships totaling nearly \$89,000 to deserving college-bound students in Oregon. These scholarships assist students in financial need — particularly those who are completing their certificate program at community colleges and vocational institutions and those transferring to four-year institutions.

In addition we provided \$10,000 in grant funding to Oregon organizations to support local programs that focused on underserved Oregon students.

Early awareness programs

The Center for Student Success in Portland provides free information and assistance on college admissions, financial aid and scholarship search resources. Nearly 6,700 students and families visited the Portland Center in 2009. For Oregon residents not in the Portland metropolitan area, information is available on our Web site, www.centerforstudentsuccess.org, or we can be contacted via e-mail or toll-free phone number.

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, more than 1,600 Oregon elementary students participated in I'm Going to College.

College Goal Sunday

NELA awards financial and in-kind support to College Goal Sunday events in Oregon. College Goal Sunday provides parents and students with free assistance in completing the financial aid application required for federal financial aid. More than 2,400 students and families participated in Oregon.

Oregon College Access Network

The Network is a statewide coalition involved in developing a college access network for Oregon. NELA is one of four existing members of the Network, which also includes Educational Credit Management Corporation, Oregon Student Aid Commission/ASPIRE, and Oregon University System.



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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