



BUILDING ON OUR SUCCESS

2009 ANNUAL REPORT FOR WASHINGTON

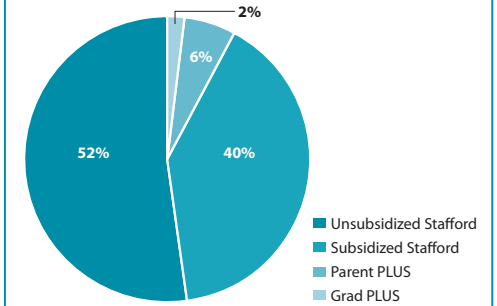
Northwest Education Loan Association® has served Washington as its designated guarantor of federal student loans since 1978. As part of our efforts to enhance higher education preparedness, access and success, we partner with schools, lenders, students, parents and community organizations to help students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

During the fiscal year ending Sept. 30, 2009, we guaranteed nearly \$300 million in new education loans to more than 33,000 Washington borrowers — including Federal Stafford loans for more than 31,000 students and Federal PLUS loans for nearly 2,000 parents and students. We served 76 postsecondary institutions in Washington.

## TOP 25 WASHINGTON SCHOOLS BY VOLUME

Seattle Pacific University	\$30,069,861
Bastyr University	\$25,210,206
Pacific Lutheran University	\$22,510,274
Evergreen State College	\$21,759,304
Antioch University – Seattle	\$17,178,372
Everest College	\$16,077,862
Walla Walla University	\$15,845,762
Tacoma Community College	\$11,854,385
Clover Park Technical College	\$11,465,447
Pierce College	\$8,848,414
Lower Columbia College	\$7,734,330
Apollo College of Spokane	\$5,882,766
Heritage University	\$5,800,689
Walla Walla Community College	\$5,387,047
Yakima Valley Community College	\$4,184,671
Olympic College	\$3,973,002
Columbia Basin College	\$3,863,598
Charter College – Pasco	\$3,670,654
Bellevue College	\$3,578,749
International Air and Hospitality	\$3,499,286
Peninsula College	\$3,128,759
Green River Community College	\$2,813,132
Bates Technical College	\$2,582,446
Cortiva Institute Seattle	\$2,511,135
Highline Community College	\$2,500,630

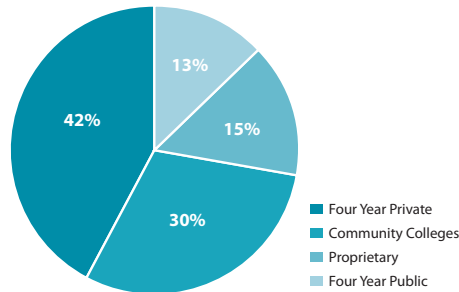
## WASHINGTON VOLUME BY LOAN TYPE



## TOP 10 LENDERS BY LOAN VOLUME SERVED BY NELA IN WASHINGTON

Sallie Mae Education Trust	\$115,233,773
U.S. Bank	\$42,763,782
Bank of America	\$31,985,594
Wells Fargo Education Financial Services	\$21,912,087
Student Loan Finance Association	\$20,039,624
Nellie Mae	\$12,904,489
Wachovia	\$12,452,216
Key Bank	\$9,346,505
Chase	\$7,131,214
Nelnet	\$5,127,781

## WASHINGTON 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 Washington by:

- Providing 39 schools in Washington 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.
- 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 18,000 borrower counseling sessions at Washington 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 Solutions<sup>SM</sup>, a new online resource to help student loan borrowers keep track of their loans and resolve repayment problems. NELA Loan Solutions<sup>SM</sup> helps borrowers understand, manage and repay their student loans by offering online access to account information and resources to help borrowers take action.
- Washington 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-five financial aid professionals attended this event.

We also support a variety of other programs for Washington 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. Representatives from five Washington schools participate on this 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 12 financial aid and professional development workshops through NELA Learning Services, for a total of 244 participants. Ten campuses in Washington took advantage of NELA Learning Services' online courses.

## Scholarship funding

The Take Aim® program awarded 168 new scholarships totaling nearly \$196,832 to deserving college-bound students in Washington for the 2009-2010 academic year. 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.

## Early awareness programs

The NELA Center for Student Success in Washington provides free information and assistance on college admissions, financial aid and scholarship search resources. Since moving to Central Seattle, the Center has doubled the number of students and families served. More than 1,000 students and families visited the Seattle Center in 2009. For Washington residents not in the Seattle/Tacoma region, information is available on our Web site, [www.centerforstudentsuccess.org](http://www.centerforstudentsuccess.org), or we can be contacted via e-mail or toll-free phone number. Our staff has conducted college-planning workshops to more than 5,000 students and families throughout the state.

I'm Going to College is a program designed for elementary school children, intended to create awareness of higher education and instill the idea that going to college is an attainable goal. Every year thousands of children from low-income areas participate in a variety of exercises and activities, including an actual visit to a nearby college campus. Through Washington's College Access Challenge Grant NELA was able to double the number of students served through this program. In 2009, nearly 2,500 Washington elementary students participated in the program.

## College Goal Sunday

NELA awards financial and in-kind support to College Goal Sunday events in Washington. College Goal Sunday provides parents and students with free assistance in completing the application required for federal financial aid. The Washington College Goal Sunday events more than doubled their attendance in 2009 with more than 1,400 students and families attending.

## Washington Scholarship Coalition

NELA has partnered with the Washington Scholarship Coalition to increase access to scholarships, especially for low-income underserved populations. TheWashBoard.org, is a free, user-friendly, student-centered Web site for efficiently finding, and applying for, scholarship opportunities.

## KnowHow2Go

The KnowHow2GO Washington campaign goal is to encourage and prepare more low-income and first-generation students in Washington to actively pursue higher education. The campaign communicates easy-to-understand steps to young people through multimedia formats. The Ad Council has developed television, radio, outdoor and interactive public service advertising that speaks directly to 8th-10th graders. The campaign is supported by a college access hotline based at the NELA Center for Student Success. To date, the program has reached more than 20,000 students, families and partners across the state.



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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