

**NorthStar Education Finance, Inc. Student Loan Asset-Backed Notes, Series 2006-A**  
**Monthly Servicing Report**  
**Report Date: January 25, 2008**

**Parity**

<b>Student Loan Portfolio</b>			
	11/30/2007	Activity	12/31/2007
Financed Eligible Student Loans	\$521,361,774	(\$2,955,076)	\$518,406,698
Accrued Interest:	\$41,440,274	\$911,108	\$42,351,383
<b>Total Portfolio</b>	<b>\$562,802,048</b>	<b>(\$2,043,968)</b>	<b>\$560,758,080</b>

<b>Bank Accounts and Cash in Transit</b>			
	11/30/2007	Change	12/31/2007
Acquisition Account	\$0	\$0	\$0
Capitalized Interest Account	\$13,069,526	(\$15,883)	\$13,053,642
Collection Account	\$921,566	\$4,896,178	\$5,817,745
Policy Payments Account	\$0	\$0	\$0
Reserve Account	\$5,982,433	\$1,138	\$5,983,571
<b>Total Account Balances</b>	<b>\$19,973,525</b>	<b>\$4,881,433</b>	<b>\$24,854,958</b>
Servicer Receivable	\$2,277,955	\$315,030	\$2,592,986
Net Funds in Process	(\$71,807)	(\$27)	(\$71,834)
Other	\$0	\$0	\$0
<b>Total Cash in Transit</b>	<b>\$2,206,148</b>	<b>\$315,004</b>	<b>\$2,521,152</b>
<b>Total Account Balances and Cash in Transit</b>	<b>\$22,179,673</b>	<b>\$5,196,436</b>	<b>\$27,376,109</b>

<b>Notes Outstanding</b>					
	11/30/2007 Balance	% of O/S Securities	12/31/2007 Balance	% of O/S Securities	Pool Factor
Notes and Certificates					
Student Loan Asset-Backed Notes, Series 2006-A Class A-1	\$79,677,000	13.80%	\$79,677,000	13.80%	0.5138363
Student Loan Asset-Backed Notes, Series 2006-A Class A-2	\$111,290,000	19.28%	\$111,290,000	19.28%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-3	\$112,931,000	19.56%	\$112,931,000	19.56%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-4	\$208,056,000	36.04%	\$208,056,000	36.04%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class B	\$65,260,000	11.31%	\$65,260,000	11.31%	1.0000000
	<b>\$577,214,000</b>	<b>100.00%</b>	<b>\$577,214,000</b>	<b>100.00%</b>	
Accrued Interest	\$256,125		\$2,902,748		

<b>Parity Ratio</b>			
	11/30/2007	Change	12/31/2007
Student Loan Portfolio	\$562,802,048	(\$2,043,968)	\$560,758,080
Account Balances	\$19,973,525	\$4,881,433	\$24,854,958
Cash in Transit	\$2,206,148	\$315,004	\$2,521,152
Less Defaults in Process	(\$412,549)	(\$28,502)	(\$441,050)
<b>Total Collateral Value</b>	<b>\$584,569,173</b>	<b>\$3,123,967</b>	<b>\$587,693,140</b>
Principal Amount of Notes Outstanding	\$511,954,000	\$0	\$511,954,000
Accrued Interest on Notes	\$225,653	\$2,331,749	\$2,557,402
Accrued Note Fees	\$12,799	\$0	\$12,799
<b>Total Debt</b>	<b>\$512,192,452</b>	<b>\$2,331,749</b>	<b>\$514,524,201</b>
Senior Parity Percentage	114.14%	0.15%	114.29%
Principal Amount of Notes Outstanding	\$577,214,000	\$0	\$577,214,000
Accrued Interest on Notes	\$256,125	\$2,646,623	\$2,902,748
Accrued Note Fees	\$4,810	\$0	\$4,810
<b>Total Debt</b>	<b>\$577,474,935</b>	<b>\$2,646,623</b>	<b>\$580,121,558</b>
<b>Total Parity Percentage</b>	<b>101.23%</b>	<b>0.08%</b>	<b>101.31%</b>



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**Portfolio Transactions and Accruals**

	Principal	Interest
<b>Beginning Balance</b>	<b>11/30/2007</b>	<b>\$521,361,774</b>
	<b>\$21,440,274</b>	
<b>Student Loan Cash Activity</b>		
	Principal	Interest
Payments Received	(\$3,297,873)	(\$1,879,953)
THE Bonus Applied	(\$11,775)	(\$242,918)
New Acquisitions	\$0	\$0
Subsequent Disbursements	\$0	
Refunds	\$0	
<b>Total Cash Activity</b>	<b>(\$3,309,648)</b>	<b>(\$2,122,870)</b>
<b>Student Loan Non-Cash Activity</b>		
	Principal	Interest
Interest Accruals		\$3,651,482
Realized Losses/Loans Charged Off (Includes Death Claims)	(\$262,449)	(\$15,078)
Capitalized Interest	\$602,426	(\$602,426)
Capitalized Origination Fees	\$14,596	
Other Adjustments	\$0	
<b>Total Non-Cash Activity</b>	<b>\$354,572</b>	<b>\$3,033,979</b>
<b>Total Student Loan Activity</b>	<b>(\$2,955,076)</b>	<b>\$911,108</b>
<b>Ending Balance</b>	<b>12/31/2007</b>	<b>\$518,406,698</b>
		<b>\$42,351,383</b>

Requirement Met? Yes  
 (see Triggers Page 9)

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Collection Activity

Collection Account Activity During Collection Period		
<b>Beginning Account Balance</b>	11/30/2007	\$921,566
Principal Payments Received		\$3,106,467
Interest Payments Received		\$2,012,811
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		\$7,049
Investment Income (including Investment Income from Other Trust Accounts)		\$98,421
Transfers From Other Trust Accounts		\$0
<b>Total Funds Received</b>		\$5,224,747
Trustee Fee		\$4,977
Servicing Fee		\$68,654
Marketing Fee		\$0
THE Bonus		\$254,915
Interest Payments		\$0
Transfers To Other Trust Accounts (Adjustment on Loan Sale)		\$24
<b>Total Use of Funds</b>		\$328,569
<b>Ending Account Balance</b>	12/31/2007	\$5,817,745
<b>Collection Account Activity Subsequent to Collection Period</b>		
Principal Payments Received		\$0
Interest Payments Received		\$0
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		(\$681)
Investment Income (including Investment Income from Other Trust Accounts)		\$80,233
Transfer From Other Trust Account		\$400
<b>Total Funds Received</b>		\$79,952
Trustee Fee		(\$4,810)
Servicing Fee		(\$68,704)
Marketing Fee		\$0
THE Bonus		(\$258,731)
Interest Payments		\$0
Transfers To Other Trust Accounts (Refunds/Reissues on Student Loans)		\$0
<b>Total Use of Funds</b>		(\$332,245)
<b>Ending Account Balance</b>	01/23/2008	\$5,565,451

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**Security Detail**

**Floating Rate Securities Paid During Collection Period**

Security Description	Payment Date	Interest Rate	Number of Days	Start Date	End Date	Principal Payment	Interest Payment
Series 2006-A Class A-1 Notes	February 28, 2008	5.09313%	92	11/28/2007	02/27/2008	\$0	\$0
Series 2006-A Class A-2 Notes	February 28, 2008	5.24313%	92	11/28/2007	02/27/2008		\$0
Series 2006-A Class A-3 Notes	February 28, 2008	5.26313%	92	11/28/2007	02/27/2008		\$0
Series 2006-A Class A-4 Notes	February 28, 2008	5.40313%	92	11/28/2007	02/27/2008		\$0
Series 2006-A Class B Notes	February 28, 2008	5.60313%	92	11/28/2007	02/27/2008		\$0
						\$0	\$0
					Trustee Fee		\$4,977
					<b>Total Payments Made During Collection Period</b>		<b>\$4,977</b>

**Detail of Accrued Interest on Notes**

Security Description	Payment Date	Interest Rate	Number of Days	Start Date	End Date	Principal Set Aside	Accrued Interest 12/31/2007	Interest Set Aside
Series 2006-A Class A-1 Notes	February 28, 2008	5.09313%	92	11/28/2007	02/27/2008	\$7,122,000	\$383,261	\$691,372
Series 2006-A Class A-2 Notes	February 28, 2008	5.24313%	92	11/28/2007	02/27/2008		\$551,091	\$994,125
Series 2006-A Class A-3 Notes	February 28, 2008	5.26313%	92	11/28/2007	02/27/2008		\$561,350	\$1,012,631
Series 2006-A Class A-4 Notes	February 28, 2008	5.40313%	92	11/28/2007	02/27/2008		\$1,061,701	\$1,915,225
Series 2006-A Class B Notes	February 28, 2008	5.60313%	92	11/28/2007	02/27/2008		\$345,346	\$622,977
						\$7,122,000	\$2,902,748	\$5,236,329
								Trustee Fee
								\$4,810
					<b>Total Funds Set Aside</b>	<b>\$7,122,000</b>	<b>\$2,902,748</b>	<b>\$5,241,139</b>

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Alternative Loan Recoveries, Defaults and Delinquencies

Defaults and Recoveries			
	11/30/07 Balance	Activity	12/31/07 Balance
Outstanding Loans In Repayment	\$290,413,508	\$1,034,385	\$291,447,892
Cumulative Principal Balance of Defaulted Student Loans (Note)	\$5,899,847	\$273,957	\$6,173,804
Cumulative Accrued Interest Balance of Defaulted Student Loans	\$273,154	\$15,631	\$288,784
Current Principal Balance of Defaulted Student Loans	\$5,962,372	\$276,843	\$6,239,216
Current Accrued Interest Balance of Defaulted Student Loans	\$286,101	\$26,219	\$312,320
Gross Recoveries on Defaulted Student Loans	\$217,439	\$48,418	\$265,857
Recovery Costs	\$40,823	\$17,995	\$58,818
Net Recoveries on Defaulted Student Loans	\$176,616	\$30,423	\$207,040

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**Portfolio Status**

<b>Borrower Status</b>						
Status	Principal Amount		%		# of Loans	
	11/30/2007	12/31/2007	11/30/2007	12/31/2007	11/30/2007	12/31/2007
In School	\$87,111,518	\$81,616,382	16.71%	15.74%	7,787	7,381
Deferment (In-school)	\$19,519,387	\$19,642,903	3.74%	3.79%	2,128	2,132
Grace	\$115,946,029	\$118,466,129	22.24%	22.85%	10,300	10,452
Forbearance	\$8,371,332	\$7,233,391	1.61%	1.40%	766	679
Repayment	\$290,413,508	\$291,447,892	55.70%	56.22%	28,241	28,356
<b>Grand Total</b>	<b>\$521,361,774</b>	<b>\$518,406,698</b>	<b>100.00%</b>	<b>100.00%</b>	<b>49,222</b>	<b>49,000</b>
<b>Delinquency Statistics</b>						
Repayment						
Current	\$278,505,476	\$278,741,901	95.90%	95.64%	27,119	27,167
31-60 Day Delinquent	\$6,321,558	\$7,034,462	2.18%	2.41%	603	667
61-90 Day Delinquent	\$1,438,040	\$1,462,997	0.50%	0.50%	136	137
91-120 Day Delinquent	\$1,325,839	\$1,387,587	0.46%	0.48%	126	138
121-150 Day Delinquent	\$1,606,328	\$1,549,560	0.55%	0.53%	149	138
150-180 Days Delinquent	\$815,103	\$842,640	0.28%	0.29%	79	81
> 180 Days (Default Pending)	\$401,164	\$428,746	0.14%	0.15%	29	28
Total Repayment	\$290,413,508	\$291,447,892	100.00%	100.00%	28,241	28,356
30 + Days Delinquent	\$11,908,031	\$12,705,991	4.10%	4.36%	1,122	1,189
60 + Days Delinquent	\$5,586,473	\$5,671,529	1.92%	1.95%	519	522
90 + Days Delinquent	\$4,148,434	\$4,208,532	1.43%	1.44%	383	385

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**Portfolio Characteristics**

Loan Type						
	Amount		%		# of Loans	
	11/30/2007	12/31/2007	11/30/2007	12/31/2007	11/30/2007	12/31/2007
Med	\$231,994,007	\$231,230,562	44.50%	44.60%	23,107	22,998
Law	\$236,188,630	\$234,350,390	45.30%	45.21%	20,409	20,319
MBA	\$13,382,429	\$13,171,997	2.57%	2.54%	856	849
Other - Graduate	\$8,806,582	\$8,784,543	1.69%	1.69%	965	965
Other - Undergraduate	\$30,599,581	\$30,478,661	5.87%	5.88%	3,805	3,789
Proprietary/Vocational	\$390,545	\$390,545	0.07%	0.08%	80	80
<b>Total</b>	<b>\$521,361,774</b>	<b>\$518,406,698</b>	<b>100.00%</b>	<b>100.00%</b>	<b>49,222</b>	<b>49,000</b>

School Type						
	Amount		%		# of Loans	
	11/30/2007	12/31/2007	11/30/2007	12/31/2007	11/30/2007	12/31/2007
Two Year Institution	\$372,193	\$372,297	0.07%	0.07%	79	79
Proprietary School	\$4,925	\$4,911	0.00%	0.00%	1	1
Undergraduate - 4 Year Institution	\$62,511,917	\$62,352,499	11.99%	12.03%	7,169	7,135
Graduate	\$458,472,739	\$455,676,991	87.94%	87.90%	41,973	41,785
<b>Total</b>	<b>\$521,361,774</b>	<b>\$518,406,698</b>	<b>100.00%</b>	<b>100.00%</b>	<b>49,222</b>	<b>49,000</b>

FICO Score Distribution						
FICO scores as of loan origination	Original Pool of Loans			12/31/2007		
	Amount	%	# of Loans	Amount	%	# of Loans
> 750	\$192,161,044	33.72%	17,283	\$172,172,696	33.21%	15,491
710-749	\$163,756,701	28.73%	15,545	\$149,981,474	28.93%	14,201
680-709	\$98,707,409	17.32%	9,481	\$91,214,495	17.60%	8,837
650-679	\$57,937,945	10.17%	5,640	\$53,115,186	10.25%	5,206
620-649	\$36,503,668	6.41%	3,505	\$33,499,935	6.46%	3,251
<620	\$18,683,214	3.28%	1,947	\$16,355,713	3.15%	1,793
No Data	\$2,169,778	0.38%	232	\$2,067,200	0.40%	221
<b>Total</b>	<b>\$569,919,759</b>	<b>100.00%</b>	<b>53,633</b>	<b>\$518,406,698</b>	<b>100.00%</b>	<b>49,000</b>

	11/30/2007	12/31/2007
Weighted Average Coupon (WAC )	8.28%	8.28%
Weighted Average Remaining Term:	204.62	203.83
Number of Loans	49,222	49,000
Number of Borrowers	22,940	22,830
Outstanding Loans Indexed to Libor	\$401,846,205	\$399,606,087
Outstanding Loans Indexed to T-bill	\$119,515,569	\$118,800,610

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**Triggers**

<b>Triggers</b>						
<b>Reserve</b>						
<b>(i) Minimum Requirement Based Upon Current Balance</b>						
	Pool Balance		\$560,758,080			
	Reserve Requirement		1.00%		\$5,607,581	
	Actual Reserve		1.07%		\$5,983,571	
	<b>Has condition been met?</b>					<b>Yes</b>
<b>(ii) Minimum Requirement Based Upon Original Issue</b>						
	Initial Pool Balance		\$595,842,262			
	Reserve Requirement		0.50%		\$2,979,211	
	Actual Reserve		1.00%		\$5,983,571	
	<b>Has condition been met?</b>					<b>Yes</b>
<b>THE Bonus Suspension Test</b>						
			<b>Parity Requirement</b>	<b>Parity Ratio</b>		<b>101.31%</b>
	<u>From</u>	<u>To</u>	<u>Requirement</u>	<u>Result</u>		<u>Action</u>
	August 28, 2006	May 28, 2007	100.00%			
	August 28, 2007	May 28, 2008	100.75%	101.31%		
	August 28, 2008	May 28, 2009	101.50%			
	August 28, 2009	May 28, 2010	102.25%			
	August 28, 2010	and thereafter	103.00%			
	<b>Has condition been met?</b>					<b>Yes</b>
<b>Servicing and Marketing Expense Allowance Requirement (Indenture Section 5.03 (b))</b>						
				<b>Requirement</b>		<b>Result</b>
i (a)	Total Assets less Accrued Interest and Fees Payable		\$584,785,582	103.00%		101.31%
(b)	Outstanding Amount of all Notes		\$577,214,000			
ii (a)	Total Assets less Accrued Interest and Fees Payable		\$584,785,582	2.25%		1.16%
(b)	minus: Outstanding Amount of all Notes		\$577,214,000			
	Total Value of Assets in Trust Estate on the Date of Issuance		\$650,577,097			
	<b>Has condition been met?</b>					<b>No</b>
<b>Class B Interest Trigger Event</b>						
				<b>Requirement</b>		<b>Result</b>
(i)	Trust Assets Less Reserve Fund and Less Accrued Interest and Fees on Class A Notes		\$578,802,011			
(ii)	Principal Amount of Class A Notes Outstanding		\$511,954,000			
	Ratio			100.00%		113.06%
	<b>Has condition been met?</b>					<b>Yes</b>

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Principal Distribution

Capitalized Interest Account Step-down and Principal Distribution			
	Date		Amount
	<u>From</u>	<u>To</u>	<u>Requirement</u>
Capitalized Interest Account Step-down Dates	May 11, 2006	August 27, 2006	\$50,800,000
	August 28, 2006	November 27, 2006	\$42,500,000
	November 28, 2006	February 27, 2007	\$37,000,000
	February 28, 2007	May 27, 2007	\$30,000,000
	May 28, 2007	August 27, 2007	\$23,000,000
	August 28, 2007	November 27, 2007	\$18,000,000
	November 28, 2007	February 27, 2008	\$13,000,000
	February 28, 2008	May 28, 2008	\$8,000,000
	May 29, 2008	August 27, 2008	\$6,000,000
	August 28, 2008	and thereafter	\$0
Principal Distribution Amount (Quarterly)			
(i)	Outstanding Amount of Notes		
	Pool Balance		
	Capitalized Interest Account		
	Reserve Fund		
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund		
	Quotient Result		
	<b>(i) Principal Distribution Amount</b>		
(ii)	Outstanding Amount of Notes		
	Pool Balance		
	Capitalized Interest Account		
	Reserve Fund		
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund		
	Total Value of Assets in Trust Estate on the Date of Issuance		
	Product Result		
	<b>(ii) Principal Distribution Amount</b>		
	<b>Principal Distribution Amount</b>		
	Greater of condition (i) or (ii)		
	<b>Class A Principal Distribution Amount</b>		
	<b>Class B Principal Distribution Amount</b>		
	Step-down Date	February-2012	

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**Waterfall for Distributions**

<b>Waterfall</b>			
Calculation Date	01/25/2008	Deposits	Remaining Fund Balance 01/23/2008
	Total Available Funds (Collection Account Balance Plus Transfers from Other Trust Funds)		\$12,691,011
First	pro rata		
	Trustee Fee	\$4,810	
	Marketing Services Expense Allowance	\$0	
	School Services Expense Allowance	\$68,704	\$12,617,497
Second	Class A Note holders Interest		\$8,004,144
Third	Class B Note holders Interest		\$7,381,167
Fourth	Reserve Fund		\$0
Fifth	T.H.E. Deposit Amount		\$7,122,436
Sixth	Class A Note holders Principal		
	Class A-1 Note holders Until Notes Paid-in-full	\$0	\$7,122,436
	Class A-2 Note holders Until Notes Paid-in-full	\$0	\$7,122,436
	Class A-3 Note holders Until Notes Paid-in-full	\$0	\$7,122,436
	Class A-4 Note holders Until Notes Paid-in-full	\$0	\$7,122,436
Seventh	Class B Note holders Principal		\$7,122,436
Eighth	NorthStar Capital Markets Services, Inc.		
	Marketing Services Expense Allowance	\$0	
	School Services Expense Allowance	\$0	\$7,122,436
Ninth	NorthStar Education Finance, Inc. as Issuer		\$7,122,436

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**Trend Analysis**

<b>Key Statistics</b>								
	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07
Asset Backed Securities	\$602,014,000	\$602,014,000	\$602,014,000	\$597,214,000	\$597,214,000	\$597,214,000	\$577,214,000	\$577,214,000
Total Loan Portfolio Principal	\$537,030,780	\$534,014,559	\$531,268,928	\$528,045,493	\$526,285,549	\$523,031,002	\$521,361,774	\$518,406,698
Total Loan Portfolio Accrued Interest	\$38,112,622	\$38,877,482	\$39,863,415	\$40,995,664	\$41,000,567	\$42,276,285	\$41,440,274	\$42,351,383
Total Loan Portfolio	\$575,143,401	\$572,892,041	\$571,132,344	\$569,041,156	\$567,286,116	\$565,307,287	\$562,802,048	\$560,758,080
Number of Loans	50,540	50,311	50,109	49,890	49,679	49,455	49,222	49,000
Number of Borrowers	23,631	23,518	23,416	23,293	23,193	23,062	22,940	22,830
31-60 Day Delinquent	\$4,487,820	\$5,404,387	\$4,804,873	\$5,538,564	\$6,136,921	\$5,541,926	\$6,321,558	\$7,034,462
61-90 Day Delinquent	\$885,737	\$1,071,350	\$1,233,468	\$728,197	\$1,312,365	\$1,273,493	\$1,438,040	\$1,462,997
91-120 Day Delinquent	\$1,204,015	\$1,092,478	\$1,502,947	\$1,385,336	\$1,005,567	\$1,310,820	\$1,325,839	\$1,387,587
121-150 Day Delinquent	\$2,098,807	\$1,824,080	\$1,660,932	\$2,018,056	\$1,913,961	\$1,481,946	\$1,606,328	\$1,549,560
150-180 Days Delinquent	\$1,162,959	\$1,070,278	\$617,506	\$649,476	\$861,073	\$940,399	\$815,103	\$842,640
> 180 Days (Default Pending)	\$217,073	\$232,807	\$423,113	\$422,038	\$299,114	\$490,288	\$401,164	\$428,746
Monthly Defaults	\$689,798	\$348,169	\$103,424	\$125,106	\$363,707	\$158,230	\$458,485	\$273,957
Recoveries	\$12,550	\$8,746	\$31,398	\$29,279	\$7,443	\$20,496	\$2,941	\$30,423
Borrower Principal Payments	\$3,806,807	\$3,266,732	\$3,142,400	\$3,532,391	\$2,833,508	\$3,317,638	\$3,318,468	\$3,297,873
Borrower Interest Payments	\$1,819,401	\$1,896,603	\$1,871,064	\$1,870,516	\$1,835,210	\$1,926,842	\$2,060,563	\$1,879,953
Weighted Average Coupon (WAC)	8.22%	8.22%	8.19%	8.19%	8.19%	8.28%	8.28%	8.28%
Weighted Average Remaining Term	208.91	208.20	207.45	206.85	206.21	205.40	204.62	203.83
Parity Ratio	100.76%	100.82%	100.88%	101.00%	101.07%	101.12%	101.23%	101.31%