

**NorthStar Education Finance, Inc. Student Loan Asset-Backed Notes, Series 2006-A**  
**Monthly Servicing Report**  
**Report Date: August 25, 2009**

**Parity**

<b>Student Loan Portfolio</b>			
	06/30/2009	Activity	07/31/2009
Financed Eligible Student Loans	\$477,813,680	(\$1,729,282)	\$476,084,399
Accrued Interest:	\$32,677,080	(\$1,073,972)	\$31,603,108
<b>Total Portfolio</b>	<b>\$510,490,760</b>	<b>(\$2,803,254)</b>	<b>\$507,687,507</b>

<b>Bank Accounts and Cash in Transit</b>			
	06/30/2009	Change	07/31/2009
Acquisition Account	\$0	\$0	\$0
Capitalized Interest Account	\$0	\$0	\$0
Collection Account	\$8,682,900	\$3,825,743	\$12,508,642
Policy Payments Account	\$0	\$0	\$0
Reserve Account	\$5,133,330	(\$86)	\$5,133,244
<b>Total Account Balances</b>	<b>\$13,816,230</b>	<b>\$3,825,657</b>	<b>\$17,641,886</b>
Servicer Receivable	\$1,657,312	\$166,334	\$1,823,647
Net Funds in Process	(\$1,550,254)	(\$1,496,499)	(\$3,046,753)
Other	\$0	\$0	\$0
<b>Total Cash in Transit</b>	<b>\$107,058</b>	<b>(\$1,330,164)</b>	<b>(\$1,223,106)</b>
<b>Total Account Balances and Cash in Transit</b>	<b>\$13,923,288</b>	<b>\$2,495,492</b>	<b>\$16,418,780</b>

<b>Notes Outstanding</b>					
Notes and Certificates	06/30/2009 Balance	% of O/S Securities	07/31/2009 Balance	% of O/S Securities	Pool Factor
Student Loan Asset-Backed Notes, Series 2006-A Class A-1	\$8,399,431	1.66%	\$8,399,431	1.66%	0.0541679
Student Loan Asset-Backed Notes, Series 2006-A Class A-2	\$111,290,000	22.00%	\$111,290,000	22.00%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-3	\$112,931,000	22.32%	\$112,931,000	22.32%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-4	\$208,056,000	41.12%	\$208,056,000	41.12%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class B	\$65,260,000	12.90%	\$65,260,000	12.90%	1.0000000
	<b>\$505,936,431</b>	<b>100.00%</b>	<b>\$505,936,431</b>	<b>100.00%</b>	
Accrued Interest	\$462,518		\$884,225		

<b>Parity Ratio</b>			
	06/30/2009	Change	07/31/2009
Student Loan Portfolio	\$510,490,760	(\$2,803,254)	\$507,687,507
Account Balances	\$13,816,230	\$3,825,657	\$17,641,886
Cash in Transit	\$107,058	(\$1,330,164)	(\$1,223,106)
Less Defaults in Process	(\$194,793)	\$81,953	(\$112,840)
<b>Total Collateral Value</b>	<b>\$524,219,255</b>	<b>(\$225,809)</b>	<b>\$523,993,447</b>
Principal Amount of Notes Outstanding	\$440,676,431	\$0	\$440,676,431
Accrued Interest on Notes	\$387,709	\$353,499	\$741,208
Accrued Note Fees	\$3,672	\$0	\$3,672
<b>Total Debt</b>	<b>\$441,067,812</b>	<b>\$353,499</b>	<b>\$441,421,311</b>
Senior Parity Percentage	118.87%	-0.13%	118.74%
Principal Amount of Notes Outstanding	\$505,936,431	\$0	\$505,936,431
Accrued Interest on Notes	\$462,518	\$421,707	\$884,225
Accrued Note Fees	\$4,216	\$0	\$4,216
<b>Total Debt</b>	<b>\$506,403,164</b>	<b>\$421,707</b>	<b>\$506,824,872</b>
<b>Total Parity Percentage</b>	<b>103.52%</b>	<b>-0.13%</b>	<b>103.39%</b>



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**Portfolio Transactions and Accruals**

	Principal	Interest	
<b>Beginning Balance</b>	<b>06/30/2009</b>	<b>\$477,813,680</b>	<b>\$32,677,080</b>
<b>Student Loan Cash Activity</b>			
	Principal	Interest	
Payments Received	(\$3,119,221)	(\$1,228,416)	
THE Bonus Applied	\$0	\$0	Requirement Met? Yes
New Acquisitions	\$0	\$0	(see Triggers Page 9)
Subsequent Disbursements	\$0		
Refunds	\$0		
<b>Total Cash Activity</b>	<b>(\$3,119,221)</b>	<b>(\$1,228,416)</b>	
<b>Student Loan Non-Cash Activity</b>			
	Principal	Interest	
Interest Accruals		\$1,666,338	
Realized Losses/Loans Charged Off (Includes Death Claims)	(\$160,239)	(\$7,569)	
Capitalized Interest	\$1,504,325	(\$1,504,325)	
Capitalized Origination Fees	\$45,853		
Other Adjustments	\$0		
<b>Total Non-Cash Activity</b>	<b>\$1,389,939</b>	<b>\$154,444</b>	
<b>Total Student Loan Activity</b>	<b>(\$1,729,282)</b>	<b>(\$1,073,972)</b>	
<b>Ending Balance</b>	<b>07/31/2009</b>	<b>\$476,084,399</b>	<b>\$31,603,108</b>

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Collection Activity

Collection Account Activity During Collection Period		
<b>Beginning Account Balance</b>	06/30/2009	\$8,682,900
Principal Payments Received		\$3,008,698
Interest Payments Received		\$1,181,301
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		\$8,197
Investment Income (including Investment Income from Other Trust Accounts)		\$3,591
Transfers From Other Trust Accounts		\$0
<b>Total Funds Received</b>		\$4,201,787
Trustee Fee		\$4,216
Servicing Fee		\$371,828
Marketing Fee		\$0
THE Bonus		\$0
Interest Payments		\$0
Transfers To Other Trust Accounts (Adjustment on Loan Sale)		\$0
<b>Total Use of Funds</b>		\$376,044
<b>Ending Account Balance</b>	07/31/2009	\$12,508,642
<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)		\$0
Investment Income (including Investment Income from Other Trust Accounts)		\$1,245
Transfer From Other Trust Account		\$0
<b>Total Funds Received</b>		\$1,245
Trustee Fee		(\$4,216)
Servicing Fee		(\$211,536)
Marketing Fee		\$0
THE Bonus		\$0
Interest Payments		\$0
Transfers To Other Trust Accounts (Refunds/Reissues on Student Loans)		\$0
<b>Total Use of Funds</b>		(\$215,753)
<b>Ending Account Balance</b>	08/24/2009	\$12,294,135

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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	August 28, 2009	0.70375%	92	05/28/2009	08/27/2009	\$0	\$0
Series 2006-A Class A-2 Notes	August 28, 2009	0.85375%	92	05/28/2009	08/27/2009		\$0
Series 2006-A Class A-3 Notes	August 28, 2009	0.87375%	92	05/28/2009	08/27/2009		\$0
Series 2006-A Class A-4 Notes	August 28, 2009	1.01375%	92	05/28/2009	08/27/2009		\$0
Series 2006-A Class B Notes	August 28, 2009	1.21375%	92	05/28/2009	08/27/2009		\$0
						\$0	\$0
					Trustee Fee		\$4,216
					<b>Total Payments Made During Collection Period</b>		<b>\$4,216</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 07/31/2009	Interest Set Aside
Series 2006-A Class A-1 Notes	August 28, 2009	0.70375%	92	05/28/2009	08/27/2009	\$8,052,233	\$10,673	\$15,106
Series 2006-A Class A-2 Notes	August 28, 2009	0.85375%	92	05/28/2009	08/27/2009		\$171,553	\$242,813
Series 2006-A Class A-3 Notes	August 28, 2009	0.87375%	92	05/28/2009	08/27/2009		\$178,160	\$252,166
Series 2006-A Class A-4 Notes	August 28, 2009	1.01375%	92	05/28/2009	08/27/2009		\$380,822	\$539,010
Series 2006-A Class B Notes	August 28, 2009	1.21375%	92	05/28/2009	08/27/2009		\$143,017	\$202,424
						\$8,052,233	\$884,225	\$1,251,518
					Trustee Fee			\$4,216
					<b>Total Funds Set Aside</b>	<b>\$8,052,233</b>	<b>\$884,225</b>	<b>\$1,255,734</b>

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**Alternative Loan Recoveries, Defaults and Delinquencies**

<b>Defaults and Recoveries</b>			
	<b>06/30/09 Balance</b>	<b>Activity</b>	<b>07/31/09 Balance</b>
Outstanding Loans In Repayment	\$336,931,989	\$2,659,832	\$339,591,821
Cumulative Principal Balance of Defaulted Student Loans (Note)	\$11,504,415	\$160,231	\$11,664,646
Cumulative Accrued Interest Balance of Defaulted Student Loans	\$499,892	\$7,569	\$507,461
Current Principal Balance of Defaulted Student Loans	\$11,456,098	\$185,666	\$11,641,764
Current Accrued Interest Balance of Defaulted Student Loans	\$828,766	\$20,844	\$849,610
Gross Recoveries on Defaulted Student Loans	\$664,890	\$14,495	\$679,385
Recovery Costs	\$132,044	\$4,345	\$136,389
Net Recoveries on Defaulted Student Loans	\$532,845	\$10,151	\$542,996

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**Portfolio Status**

<b>Borrower Status</b>						
Status	Principal Amount		%		# of Loans	
	06/30/2009	07/31/2009	06/30/2009	07/31/2009	06/30/2009	07/31/2009
In School	\$11,398,295	\$10,907,536	2.39%	2.29%	1,178	1,126
Deferment (In-school)	\$26,805,507	\$22,691,417	5.61%	4.77%	2,795	2,309
Grace	\$86,880,186	\$87,008,225	18.18%	18.28%	8,375	8,395
Forbearance	\$15,797,703	\$15,885,401	3.31%	3.34%	1,135	1,195
Repayment	\$336,931,989	\$339,591,821	70.52%	71.33%	32,102	32,436
<b>Grand Total</b>	<b>\$477,813,680</b>	<b>\$476,084,399</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,585</b>	<b>45,461</b>
<b>Delinquency Statistics</b>						
Repayment						
Current	\$323,570,901	\$324,926,852	96.03%	95.68%	30,913	31,092
31-60 Day Delinquent	\$7,864,281	\$9,298,675	2.33%	2.74%	680	829
61-90 Day Delinquent	\$1,468,218	\$1,386,957	0.44%	0.41%	143	153
91-120 Day Delinquent	\$1,799,287	\$1,468,230	0.53%	0.43%	155	147
121-150 Day Delinquent	\$1,360,815	\$1,472,837	0.40%	0.43%	135	125
150-180 Days Delinquent	\$677,569	\$927,099	0.20%	0.27%	63	81
> 180 Days (Default Pending)	\$190,918	\$111,172	0.06%	0.03%	13	9
Total Repayment	\$336,931,989	\$339,591,821	100.00%	100.00%	32,102	32,436
30 + Days Delinquent	\$13,361,088	\$14,664,969	3.97%	4.32%	1,189	1,344
60 + Days Delinquent	\$5,496,807	\$5,366,295	1.63%	1.58%	509	515
90 + Days Delinquent	\$4,028,589	\$3,979,338	1.20%	1.17%	366	362

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**Portfolio Characteristics**

Loan Type						
	Amount		%		# of Loans	
	06/30/2009	07/31/2009	06/30/2009	07/31/2009	06/30/2009	07/31/2009
Med	\$220,705,644	\$220,856,033	46.19%	46.39%	21,642	21,588
Law	\$209,800,240	\$208,223,331	43.91%	43.74%	18,752	18,699
MBA	\$10,929,428	\$10,818,882	2.29%	2.27%	743	740
Other - Graduate	\$8,006,131	\$7,931,779	1.68%	1.67%	911	908
Other - Undergraduate	\$27,981,693	\$27,863,830	5.86%	5.85%	3,457	3,446
Proprietary/Vocational	\$390,545	\$390,545	0.08%	0.08%	80	80
<b>Total</b>	<b>\$477,813,680</b>	<b>\$476,084,399</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,585</b>	<b>45,461</b>

School Type						
	Amount		%		# of Loans	
	06/30/2009	07/31/2009	06/30/2009	07/31/2009	06/30/2009	07/31/2009
Two Year Institution	\$361,298	\$359,567	0.08%	0.08%	79	79
Proprietary School	\$4,421	\$4,393	0.00%	0.00%	1	1
Undergraduate - 4 Year Institution	\$58,043,062	\$57,734,948	12.15%	12.13%	6,557	6,541
Graduate	\$419,404,899	\$417,985,491	87.78%	87.80%	38,948	38,840
<b>Total</b>	<b>\$477,813,680</b>	<b>\$476,084,399</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,585</b>	<b>45,461</b>

FICO Score Distribution						
FICO scores as of loan origination	Original Pool of Loans			07/31/2009		
	Amount	%	# of Loans	Amount	%	# of Loans
> 750	\$192,161,044	33.72%	17,283	\$157,610,226	33.11%	14,178
710-749	\$163,756,701	28.73%	15,545	\$138,014,735	28.99%	13,209
680-709	\$98,707,409	17.32%	9,481	\$84,572,397	17.76%	8,266
650-679	\$57,937,945	10.17%	5,640	\$49,272,901	10.35%	4,895
620-649	\$36,503,668	6.41%	3,505	\$30,523,731	6.41%	3,034
<620	\$18,683,214	3.28%	1,947	\$14,120,685	2.97%	1,674
No Data	\$2,169,778	0.38%	232	\$1,969,723	0.41%	205
<b>Total</b>	<b>\$569,919,759</b>	<b>100.00%</b>	<b>53,633</b>	<b>\$476,084,399</b>	<b>100.00%</b>	<b>45,461</b>

	06/30/2009	07/31/2009
Weighted Average Coupon (WAC )	4.34%	4.11%
Weighted Average Remaining Term:	191.57	190.99
Number of Loans	45,585	45,461
Number of Borrowers	21,047	20,978
Outstanding Loans Indexed to Libor	\$375,366,591	\$374,226,604
Outstanding Loans Indexed to T-bill	\$102,447,090	\$101,857,795

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Triggers

Triggers					
<b>Reserve</b>					
<b>(i) Minimum Requirement Based Upon Current Balance</b>					
	Pool Balance		\$507,687,507		
	Reserve Requirement		1.00%		\$5,076,875
	Actual Reserve		1.01%		\$5,133,244
	<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		0.86%		\$5,133,244
	<b>Has condition been met?</b>				<b>Yes</b>
<b>THE Bonus Suspension Test</b>					
			<b>Parity Requirement</b>	<b>Parity Ratio</b>	<b>103.39%</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%		
	August 28, 2008	May 28, 2009	101.50%		
	August 28, 2009	May 28, 2010	102.25%	103.39%	
	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		\$523,105,006	103.00%	103.39%
(b)	Outstanding Amount of all Notes		\$505,936,431		
ii (a)	Total Assets less Accrued Interest and Fees Payable		\$523,105,006	2.25%	2.64%
(b)	minus: Outstanding Amount of all Notes		\$505,936,431		
	Total Value of Assets in Trust Estate on the Date of Issuance		\$650,577,097		
	<b>Has condition been met?</b>				<b>Yes</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		\$517,971,762		
(ii)	Principal Amount of Class A Notes Outstanding		\$440,676,431		
	Ratio			100.00%	117.54%
	<b>Has condition been met?</b>				<b>Yes</b>

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**Principal Distribution**

<b>Capitalized Interest Account Step-down and Principal Distribution</b>			
	<b>Date</b>		<b>Amount</b>
	<b>From</b>	<b>To</b>	<b>Requirement</b>
<b>Capitalized Interest Account Step-down Dates</b>	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
<b>Principal Distribution Amount</b>			
(i)	Outstanding Amount of Notes		\$505,936,431
	Pool Balance	\$507,687,507	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$5,133,244	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$512,820,751	
	Quotient Result	103%	<u>\$497,884,224</u>
	<b>(i) Principal Distribution Amount</b>		<b>\$8,052,207</b>
(ii)	Outstanding Amount of Notes		\$505,936,431
	Pool Balance	\$507,687,507	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$5,133,244	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$512,820,751	
	Total Value of Assets in Trust Estate on the Date of Issuance	\$650,577,097	
		2.25%	
	Product Result	\$14,637,985	<u>\$498,182,766</u>
	<b>(ii) Principal Distribution Amount</b>		<b>\$7,753,665</b>
	<b>Principal Distribution Amount</b>		<b>\$8,052,207</b>
	Greater of condition (i) or (ii)		
	<b>Class A Principal Distribution Amount</b>	<b>100.00%</b>	<b>\$8,052,207</b>
	<b>Class B Principal Distribution Amount</b>	<b>0%</b>	<b>\$0</b>
	Step-down Date	February-2012	

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Waterfall for Distributions

Waterfall			
Calculation Date	07/25/2009	Deposits	Remaining Fund Balance 08/24/2009
	Total Available Funds (Collection Account Balance Plus Transfers from Other Trust Funds)		\$12,350,504
First	pro rata		
	Trustee Fee	\$4,216	
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$211,536	\$12,134,751
Second	Class A Note holders Interest	\$1,049,094	\$11,085,657
Third	Class B Note holders Interest	\$202,424	\$10,883,233
Fourth	Reserve Fund	\$0	\$10,883,233
Fifth	T.H.E. Deposit Amount	\$0	\$10,883,233
Sixth	Class A Note holders Principal	<b>Set Aside</b>	
	Class A-1 Note holders Until Notes Paid-in-full	\$8,052,233	\$2,831,000
	Class A-2 Note holders Until Notes Paid-in-full	\$0	\$2,831,000
	Class A-3 Note holders Until Notes Paid-in-full	\$0	\$2,831,000
	Class A-4 Note holders Until Notes Paid-in-full	\$0	\$2,831,000
Seventh	Class B Note holders Principal	\$0	\$2,831,000
Eighth	NorthStar Capital Markets Services, Inc.		
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$0	\$2,831,000
Ninth	NorthStar Education Finance, Inc. as Issuer	\$2,831,000	\$0

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**Trend Analysis**

<b>Key Statistics</b>								
	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09
Asset Backed Securities	\$524,154,000	\$524,154,000	\$524,154,000	\$514,023,000	\$514,023,000	\$505,936,431	\$505,936,431	\$505,936,431
Total Loan Portfolio Principal	\$490,818,556	\$487,758,533	\$489,114,057	\$485,649,670	\$482,936,819	\$480,346,879	\$477,813,680	\$476,084,399
Total Loan Portfolio Accrued Interest	\$35,993,211	\$36,422,249	\$32,673,238	\$33,052,641	\$32,959,263	\$33,020,676	\$32,677,080	\$31,603,108
Total Loan Portfolio	\$526,811,767	\$524,180,782	\$521,787,295	\$518,702,311	\$515,896,081	\$513,367,555	\$510,490,760	\$507,687,507
Number of Loans	46,525	46,322	46,170	45,959	45,816	45,711	45,585	45,461
Number of Borrowers	21,557	21,451	21,373	21,256	21,175	21,107	21,047	20,978
31-60 Day Delinquent	\$8,852,326	\$8,994,494	\$8,672,019	\$9,203,695	\$8,372,215	\$7,858,283	\$7,864,281	\$9,298,675
61-90 Day Delinquent	\$1,522,783	\$2,255,155	\$2,355,376	\$1,214,130	\$1,611,149	\$1,904,425	\$1,468,218	\$1,386,957
91-120 Day Delinquent	\$2,766,100	\$1,904,175	\$2,081,192	\$1,824,172	\$1,295,590	\$1,540,298	\$1,799,287	\$1,468,230
121-150 Day Delinquent	\$1,765,569	\$2,314,292	\$1,825,174	\$2,004,196	\$1,567,470	\$1,400,403	\$1,360,815	\$1,472,837
150-180 Days Delinquent	\$1,201,399	\$1,170,448	\$1,232,932	\$752,798	\$774,339	\$990,637	\$677,569	\$927,099
> 180 Days (Default Pending)	\$113,762	\$138,400	\$212,825	\$62,213	\$85,964	\$128,998	\$190,918	\$111,172
Monthly Defaults	\$228,403	\$476,028	\$396,887	\$527,035	\$263,190	\$221,279	\$172,451	\$160,231
Recoveries	\$14,187	\$14,262	\$12,993	\$18,159	\$13,641	\$14,981	\$9,686	\$10,151
Borrower Principal Payments	\$2,847,515	\$3,065,652	\$2,705,791	\$3,307,645	\$2,750,889	\$2,811,796	\$3,093,054	\$3,119,221
Borrower Interest Payments	\$1,691,545	\$1,766,323	\$1,723,142	\$1,812,340	\$1,563,495	\$1,258,827	\$1,279,624	\$1,228,416
Weighted Average Coupon (WAC)	5.69%	6.49%	6.50%	6.50%	4.33%	4.33%	4.34%	4.11%
Weighted Average Remaining Term	195.65	195.01	194.39	193.75	192.98	192.20	191.57	190.99
Parity Ratio	103.22%	103.41%	103.32%	103.42%	103.38%	103.49%	103.52%	103.39%