

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

**Parity**

<b>Student Loan Portfolio</b>			
	10/31/2009	Activity	11/30/2009
Financed Eligible Student Loans	\$467,072,364	\$1,217,894	\$468,290,258
Accrued Interest:	\$31,668,854	(\$4,076,894)	\$27,591,960
<b>Total Portfolio</b>	<b>\$498,741,218</b>	<b>(\$2,859,000)</b>	<b>\$495,882,218</b>

<b>Bank Accounts and Cash in Transit</b>			
	10/31/2009	Change	11/30/2009
Acquisition Account	\$0	\$0	\$0
Capitalized Interest Account	\$0	\$0	\$0
Collection Account	\$12,177,280	(\$7,111,888)	\$5,065,392
Policy Payments Account	\$0	\$0	\$0
Reserve Account	\$5,076,552	(\$89,124)	\$4,987,428
<b>Total Account Balances</b>	<b>\$17,253,832</b>	<b>(\$7,201,012)</b>	<b>\$10,052,820</b>
Servicer Receivable	\$1,865,600	(\$869,407)	\$996,193
Net Funds in Process	(\$2,428,958)	\$1,268,264	(\$1,160,694)
Other	\$0	\$0	\$0
<b>Total Cash in Transit</b>	<b>(\$563,358)</b>	<b>\$398,857</b>	<b>(\$164,501)</b>
<b>Total Account Balances and Cash in Transit</b>	<b>\$16,690,474</b>	<b>(\$6,802,155)</b>	<b>\$9,888,319</b>

<b>Notes Outstanding</b>					
Notes and Certificates	10/31/2009 Balance	% of O/S Securities	11/30/2009 Balance	% of O/S Securities	Pool Factor
Student Loan Asset-Backed Notes, Series 2006-A Class A-1	\$347,198	0.07%	\$0	0.00%	0.000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-2	\$111,290,000	22.35%	\$102,896,000	21.04%	0.9245754
Student Loan Asset-Backed Notes, Series 2006-A Class A-3	\$112,931,000	22.68%	\$112,931,000	23.09%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-4	\$208,056,000	41.79%	\$208,056,000	42.53%	1.0000000
Student Loan Asset-Backed Notes, Series 2006-A Class B	\$65,260,000	13.11%	\$65,260,000	13.34%	1.0000000
	<b>\$497,884,198</b>	<b>100.00%</b>	<b>\$489,143,000</b>	<b>100.00%</b>	
Accrued Interest	\$611,614		\$7,695		

<b>Parity Ratio</b>			
	10/31/2009	Change	11/30/2009
Student Loan Portfolio	\$498,741,218	(\$2,859,000)	\$495,882,218
Account Balances	\$17,253,832	(\$7,201,012)	\$10,052,820
Cash in Transit	(\$563,358)	\$398,857	(\$164,501)
Less Defaults in Process	(\$107,125)	\$50,379	(\$56,746)
<b>Total Collateral Value</b>	<b>\$515,324,567</b>	<b>(\$9,610,777)</b>	<b>\$505,713,791</b>
Principal Amount of Notes Outstanding	\$432,624,198	(\$8,741,198)	\$423,883,000
Accrued Interest on Notes	\$502,989	(\$496,754)	\$6,235
Accrued Note Fees	\$3,605	(\$73)	\$3,532
<b>Total Debt</b>	<b>\$433,130,792</b>	<b>(\$9,238,025)</b>	<b>\$423,892,767</b>
Senior Parity Percentage	119.00%	0.30%	119.30%
Principal Amount of Notes Outstanding	\$497,884,198	(\$8,741,198)	\$489,143,000
Accrued Interest on Notes	\$611,614	(\$603,919)	\$7,695
Accrued Note Fees	\$4,149	(\$73)	\$4,076
<b>Total Debt</b>	<b>\$498,499,961</b>	<b>(\$9,345,190)</b>	<b>\$489,154,771</b>
<b>Total Parity Percentage</b>	<b>103.38%</b>	<b>0.01%</b>	<b>103.39%</b>



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**Portfolio Transactions and Accruals**

	Principal	Interest	
<b>Beginning Balance</b>	<b>10/31/2009</b>	<b>\$467,072,364</b>	<b>\$31,668,854</b>
<b>Student Loan Cash Activity</b>			
	Principal	Interest	
Payments Received	(\$2,867,573)	(\$1,095,786)	
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>(\$2,867,573)</b>	<b>(\$1,095,786)</b>	
<b>Student Loan Non-Cash Activity</b>			
	Principal	Interest	
Interest Accruals		\$1,386,736	
Realized Losses/Loans Charged Off (Includes Death Claims)	(\$317,410)	(\$6,597)	
Capitalized Interest	\$4,361,247	(\$4,361,247)	
Capitalized Origination Fees	\$41,630		
Other Adjustments	\$0		
<b>Total Non-Cash Activity</b>	<b>\$4,085,467</b>	<b>(\$2,981,108)</b>	
<b>Total Student Loan Activity</b>	<b>\$1,217,894</b>	<b>(\$4,076,894)</b>	
<b>Ending Balance</b>	<b>11/30/2009</b>	<b>\$468,290,258</b>	<b>\$27,591,960</b>

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Collection Activity

Collection Account Activity During Collection Period		
<b>Beginning Account Balance</b>	10/31/2009	\$12,177,280
Principal Payments Received		\$3,480,184
Interest Payments Received		\$1,363,309
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		\$10,925
Investment Income (including Investment Income from Other Trust Accounts)		\$3,229
Transfers From Other Trust Accounts		\$89,140
<b>Total Funds Received</b>		\$4,946,787
Trustee Fee		\$4,149
Servicing Fee		\$207,809
Marketing Fee		\$0
THE Bonus		\$0
Interest Payments		\$884,488
Transfers To Other Trust Accounts (Adjustment on Loan Sale)		\$10,962,229
<b>Total Use of Funds</b>		\$12,058,675
<b>Ending Account Balance</b>	11/30/2009	\$5,065,392
<b>Collection Account Activity Subsequent to Collection Period</b>		
Principal Payments Received		\$2,554,736
Interest Payments Received		\$900,522
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		\$0
Investment Income (including Investment Income from Other Trust Accounts)		\$945
Transfer From Other Trust Account		\$0
<b>Total Funds Received</b>		\$3,456,203
Trustee Fee		(\$4,149)
Servicing Fee		(\$206,618)
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>		(\$210,767)
<b>Ending Account Balance</b>	12/23/2009	\$8,310,828

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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	November 30, 2009	0.41188%	94	08/28/2009	11/29/2009	\$347,198	\$373	
Series 2006-A Class A-2 Notes	November 30, 2009	0.56188%	94	08/28/2009	11/29/2009	\$8,394,000	\$163,277	
Series 2006-A Class A-3 Notes	November 30, 2009	0.58188%	94	08/28/2009	11/29/2009		\$171,582	
Series 2006-A Class A-4 Notes	November 30, 2009	0.72188%	94	08/28/2009	11/29/2009		\$392,167	
Series 2006-A Class B Notes	November 30, 2009	0.92188%	94	08/28/2009	11/29/2009		\$157,089	
						\$8,741,198	\$884,488	
								Trustee Fee
								\$4,149
								<b>Total Payments Made During Collection Period</b>
								<b>\$9,629,835</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 11/30/2009	Interest Set Aside
Series 2006-A Class A-1 Notes	March 1, 2010	0.29563%	91	11/30/2009	02/28/2010	\$0	\$0	\$0
Series 2006-A Class A-2 Notes	March 1, 2010	0.44563%	91	11/30/2009	02/28/2010		\$1,274	\$38,636
Series 2006-A Class A-3 Notes	March 1, 2010	0.46563%	91	11/30/2009	02/28/2010		\$1,461	\$44,307
Series 2006-A Class A-4 Notes	March 1, 2010	0.60563%	91	11/30/2009	02/28/2010		\$3,500	\$106,171
Series 2006-A Class B Notes	March 1, 2010	0.80563%	91	11/30/2009	02/28/2010		\$1,460	\$44,300
						\$0	\$7,695	\$233,413
								Trustee Fee
								\$4,076
								<b>Total Funds Set Aside</b>
						<b>\$0</b>	<b>\$7,695</b>	<b>\$237,489</b>

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**Alternative Loan Recoveries, Defaults and Delinquencies**

<b>Defaults and Recoveries</b>			
	<b>10/31/09 Balance</b>	<b>Activity</b>	<b>11/30/09 Balance</b>
Outstanding Loans In Repayment	\$335,682,269	\$16,536,822	\$352,219,090
Cumulative Principal Balance of Defaulted Student Loans (Note)	\$12,918,641	\$115,565	\$13,034,206
Cumulative Accrued Interest Balance of Defaulted Student Loans	\$552,324	(\$7,440)	\$544,884
Current Principal Balance of Defaulted Student Loans	\$12,698,955	\$69,568	\$12,768,523
Current Accrued Interest Balance of Defaulted Student Loans	\$940,467	\$12,027	\$952,494
Gross Recoveries on Defaulted Student Loans	\$738,211	\$20,858	\$759,069
Recovery Costs	\$139,968	\$5,275	\$145,243
Net Recoveries on Defaulted Student Loans	\$598,244	\$15,583	\$613,826

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**Portfolio Status**

<b>Borrower Status</b>						
Status	Principal Amount		%		# of Loans	
	10/31/2009	11/30/2009	10/31/2009	11/30/2009	10/31/2009	11/30/2009
In School	\$9,910,903	\$9,885,369	2.12%	2.11%	1,012	1,011
Deferment (In-school)	\$25,384,327	\$30,700,468	5.43%	6.56%	2,590	3,075
Grace	\$85,645,410	\$65,598,982	18.34%	14.01%	8,280	6,319
Forbearance	\$10,449,456	\$9,886,349	2.24%	2.11%	902	825
Repayment	\$335,682,269	\$352,219,090	71.87%	75.21%	32,296	33,734
<b>Grand Total</b>	<b>\$467,072,364</b>	<b>\$468,290,258</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,080</b>	<b>44,964</b>
<b>Delinquency Statistics</b>						
Repayment						
Current	\$320,416,016	\$336,269,704	95.45%	95.47%	30,892	32,282
31-60 Day Delinquent	\$8,671,224	\$8,617,782	2.58%	2.45%	767	773
61-90 Day Delinquent	\$2,251,902	\$2,632,791	0.67%	0.75%	221	234
91-120 Day Delinquent	\$1,819,363	\$2,026,837	0.54%	0.58%	182	199
121-150 Day Delinquent	\$1,576,955	\$1,788,618	0.47%	0.51%	144	171
150-180 Days Delinquent	\$841,085	\$827,324	0.25%	0.23%	79	68
> 180 Days (Default Pending)	\$105,723	\$56,033	0.03%	0.02%	11	7
Total Repayment	\$335,682,269	\$352,219,090	100.00%	100.00%	32,296	33,734
30 + Days Delinquent	\$15,266,253	\$15,949,386	4.55%	4.53%	1,404	1,452
60 + Days Delinquent	\$6,595,028	\$7,331,603	1.96%	2.08%	637	679
90 + Days Delinquent	\$4,343,126	\$4,698,813	1.29%	1.33%	416	445

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**Portfolio Characteristics**

<b>Loan Type</b>						
	Amount		%		# of Loans	
	10/31/2009	11/30/2009	10/31/2009	11/30/2009	10/31/2009	11/30/2009
Med	\$217,599,592	\$220,555,612	46.59%	47.10%	21,394	21,338
Law	\$203,306,000	\$201,600,758	43.53%	43.05%	18,549	18,506
MBA	\$10,571,090	\$10,482,285	2.26%	2.24%	734	733
Other - Graduate	\$7,777,676	\$7,730,952	1.67%	1.65%	899	897
Other - Undergraduate	\$27,427,461	\$27,530,108	5.87%	5.88%	3,425	3,412
Proprietary/Vocational	\$390,545	\$390,545	0.08%	0.08%	79	78
<b>Total</b>	<b>\$467,072,364</b>	<b>\$468,290,258</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,080</b>	<b>44,964</b>

<b>School Type</b>						
	Amount		%		# of Loans	
	10/31/2009	11/30/2009	10/31/2009	11/30/2009	10/31/2009	11/30/2009
Two Year Institution	\$355,108	\$364,054	0.08%	0.08%	78	77
Proprietary School	\$4,317	\$4,277	0.00%	0.00%	1	1
Undergraduate - 4 Year Institution	\$56,793,056	\$56,801,531	12.16%	12.13%	6,485	6,458
Graduate	\$409,919,883	\$411,120,397	87.76%	87.79%	38,516	38,428
<b>Total</b>	<b>\$467,072,364</b>	<b>\$468,290,258</b>	<b>100.00%</b>	<b>100.00%</b>	<b>45,080</b>	<b>44,964</b>

<b>FICO Score Distribution</b>						
FICO scores as of loan origination	Original Pool of Loans			11/30/2009		
	Amount	%	# of Loans	Amount	%	# of Loans
> 750	\$192,161,044	33.72%	17,283	\$155,870,301	33.28%	14,033
710-749	\$163,756,701	28.73%	15,545	\$135,616,860	28.96%	13,054
680-709	\$98,707,409	17.32%	9,481	\$83,137,437	17.75%	8,197
650-679	\$57,937,945	10.17%	5,640	\$48,099,419	10.27%	4,817
620-649	\$36,503,668	6.41%	3,505	\$29,934,773	6.39%	2,994
<620	\$18,683,214	3.28%	1,947	\$13,710,456	2.93%	1,667
No Data	\$2,169,778	0.38%	232	\$1,921,013	0.41%	202
<b>Total</b>	<b>\$569,919,759</b>	<b>100.00%</b>	<b>53,633</b>	<b>\$468,290,258</b>	<b>100.00%</b>	<b>44,964</b>

	10/31/2009	11/30/2009
Weighted Average Coupon (WAC )	3.62%	3.62%
Weighted Average Remaining Term:	189.03	188.72
Number of Loans	45,080	44,964
Number of Borrowers	20,768	20,701
Outstanding Loans Indexed to Libor	\$368,002,980	\$370,127,021
Outstanding Loans Indexed to T-bill	\$99,069,385	\$98,163,237

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Triggers

Triggers					
<b>Reserve</b>					
<b>(i) Minimum Requirement Based Upon Current Balance</b>					
	Pool Balance		\$495,882,218		
	Reserve Requirement		1.00%		\$4,958,822
	Actual Reserve		1.01%		\$4,987,428
	<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		0.84%		\$4,987,428
	<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>i (a) Total Assets less Accrued Interest and Fees Payable</b>					
			\$505,702,020	<b>Requirement</b>	<b>103.00%</b>
	<b>(b) Outstanding Amount of all Notes</b>		\$489,143,000		<b>103.39%</b>
<b>ii (a) Total Assets less Accrued Interest and Fees Payable</b>					
			\$505,702,020	<b>Requirement</b>	<b>2.25%</b>
	<b>(b) minus: Outstanding Amount of all Notes</b>		\$489,143,000		<b>2.55%</b>
	<b>Total Value of Assets in Trust Estate on the Date of Issuance</b>		\$650,577,097		
	<b>Has condition been met?</b>				<b>Yes</b>
<b>Class B Interest Trigger Event</b>					
<b>(i) Trust Assets Less Reserve Fund and Less Accrued Interest and Fees on Class A Notes</b>					
			\$500,714,592	<b>Requirement</b>	
<b>(ii) Principal Amount of Class A Notes Outstanding Ratio</b>					
				<b>100.00%</b>	<b>120.61%</b>
	<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			
(i)	Outstanding Amount of Notes		\$489,143,000
	Pool Balance	\$495,882,218	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$4,987,428	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$500,869,646	
	Quotient Result	103%	\$486,281,210
	<b>(i) Principal Distribution Amount</b>		<b>\$2,861,790</b>
(ii)	Outstanding Amount of Notes		\$489,143,000
	Pool Balance	\$495,882,218	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$4,987,428	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$500,869,646	
	Total Value of Assets in Trust Estate on the Date of Issuance	\$650,577,097	
	Product Result	2.25%	\$14,637,985
	<b>(ii) Principal Distribution Amount</b>		<b>\$486,231,661</b>
	<b>Principal Distribution Amount</b>		<b>\$2,911,339</b>
	Greater of condition (i) or (ii)		
	<b>Class A Principal Distribution Amount</b>	<b>100.00%</b>	<b>\$2,911,339</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	12/25/2009	Deposits	Remaining Fund Balance 12/23/2009
	Total Available Funds (Collection Account Balance Plus Transfers from Other Trust Funds)		\$8,339,434
First	pro rata		
	Trustee Fee	\$4,076	
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$206,618	\$8,128,740
Second	Class A Note holders Interest		\$7,939,626
Third	Class B Note holders Interest		\$7,895,327
Fourth	Reserve Fund		\$7,895,327
Fifth	T.H.E. Deposit Amount		\$7,895,327
Sixth	Class A Note holders Principal		
	Class A-1 Note holders Until Notes Paid-in-full	\$0	\$7,895,327
	Class A-2 Note holders Until Notes Paid-in-full	\$7,895,327	\$0
	Class A-3 Note holders Until Notes Paid-in-full	\$0	\$0
	Class A-4 Note holders Until Notes Paid-in-full	\$0	\$0
Seventh	Class B Note holders Principal		\$0
Eighth	NorthStar Capital Markets Services, Inc.		
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$0	\$0
Ninth	NorthStar Education Finance, Inc. as Issuer		\$0

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**Trend Analysis**

<b>Key Statistics</b>								
	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09
Asset Backed Securities	\$514,023,000	\$505,936,431	\$505,936,431	\$505,936,431	\$497,884,198	\$497,884,198	\$497,884,198	\$489,143,000
Total Loan Portfolio Principal	\$482,936,819	\$480,346,879	\$477,813,680	\$476,084,399	\$472,812,920	\$470,061,117	\$467,072,364	\$468,290,258
Total Loan Portfolio Accrued Interest	\$32,959,263	\$33,020,676	\$32,677,080	\$31,603,108	\$31,927,814	\$31,750,456	\$31,668,854	\$27,591,960
Total Loan Portfolio	\$515,896,081	\$513,367,555	\$510,490,760	\$507,687,507	\$504,740,735	\$501,811,573	\$498,741,218	\$495,882,218
Number of Loans	45,816	45,711	45,585	45,461	45,334	45,208	45,080	44,964
Number of Borrowers	21,175	21,107	21,047	20,978	20,909	20,839	20,768	20,701
31-60 Day Delinquent	\$8,372,215	\$7,858,283	\$7,864,281	\$9,298,675	\$8,891,164	\$8,539,442	\$8,671,224	\$8,617,782
61-90 Day Delinquent	\$1,611,149	\$1,904,425	\$1,468,218	\$1,386,957	\$2,550,847	\$2,817,362	\$2,251,902	\$2,632,791
91-120 Day Delinquent	\$1,295,590	\$1,540,298	\$1,799,287	\$1,468,230	\$1,317,974	\$1,780,712	\$1,819,363	\$2,026,837
121-150 Day Delinquent	\$1,567,470	\$1,400,403	\$1,360,815	\$1,472,837	\$1,276,162	\$1,365,997	\$1,576,955	\$1,788,618
150-180 Days Delinquent	\$774,339	\$990,637	\$677,569	\$927,099	\$1,197,910	\$823,309	\$841,085	\$827,324
> 180 Days (Default Pending)	\$85,964	\$128,998	\$190,918	\$111,172	\$14,611	\$151,324	\$105,723	\$56,033
Monthly Defaults	\$263,190	\$221,279	\$172,451	\$160,231	\$516,754	\$400,280	\$336,961	\$115,565
Recoveries	\$13,641	\$14,981	\$9,686	\$10,151	\$23,032	\$13,043	\$19,172	\$15,583
Borrower Principal Payments	\$2,750,889	\$2,811,796	\$3,093,054	\$3,119,221	\$2,845,066	\$2,915,190	\$3,031,033	\$2,867,573
Borrower Interest Payments	\$1,563,495	\$1,258,827	\$1,279,624	\$1,228,416	\$1,215,542	\$1,176,055	\$1,181,949	\$1,095,786
Weighted Average Coupon (WAC)	4.33%	4.33%	4.34%	4.11%	4.11%	4.11%	3.62%	3.62%
Weighted Average Remaining Term	192.98	192.20	191.57	190.99	190.39	189.75	189.03	188.72
Parity Ratio	103.38%	103.49%	103.52%	103.39%	103.39%	103.39%	103.38%	103.39%