

NorthStar Education Finance, Inc. Student Loan Asset-Backed Notes, Series 2006-A
Monthly Servicing Report
Report Date: February 25, 2010

Parity

Student Loan Portfolio			
	12/31/2009	Activity	01/31/2010
Financed Eligible Student Loans	\$466,198,021	(\$3,924,271)	\$462,273,750
Accrued Interest:	\$26,804,277	\$128,883	\$26,933,160
Total Portfolio	\$493,002,299	(\$3,795,388)	\$489,206,910

Bank Accounts and Cash in Transit			
	12/31/2009	Change	01/31/2010
Acquisition Account	\$0	\$0	\$0
Capitalized Interest Account	\$0	\$0	\$0
Collection Account	\$8,319,641	\$4,963,514	\$13,283,155
Policy Payments Account	\$0	\$0	\$0
Reserve Account	\$4,987,374	(\$69)	\$4,987,305
Total Account Balances	\$13,307,015	\$4,963,444	\$18,270,459
Servicer Receivable	\$1,399,673	(\$565,999)	\$833,674
Net Funds in Process	(\$1,634,494)	(\$773,419)	(\$2,407,912)
Other	\$0	\$0	\$0
Total Cash in Transit	(\$234,821)	(\$1,339,417)	(\$1,574,239)
Total Account Balances and Cash in Transit	\$13,072,194	\$3,624,027	\$16,696,221

Notes Outstanding					
Notes and Certificates	12/31/2009 Balance	% of O/S Securities	01/31/2010 Balance	% of O/S Securities	Pool Factor
Student Loan Asset-Backed Notes, Series 2006-A Class A-1	\$0	0.00%	\$0	0.00%	0.000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-2	\$102,896,000	21.04%	\$102,896,000	21.04%	1.000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-3	\$112,931,000	23.09%	\$112,931,000	23.09%	1.000000
Student Loan Asset-Backed Notes, Series 2006-A Class A-4	\$208,056,000	42.53%	\$208,056,000	42.53%	1.000000
Student Loan Asset-Backed Notes, Series 2006-A Class B	\$65,260,000	13.34%	\$65,260,000	13.34%	1.000000
	\$489,143,000	100.00%	\$489,143,000	100.00%	
Accrued Interest	\$246,238		\$484,781		

Parity Ratio			
	12/31/2009	Change	01/31/2010
Student Loan Portfolio	\$493,002,299	(\$3,795,388)	\$489,206,910
Account Balances	\$13,307,015	\$4,963,444	\$18,270,459
Cash in Transit	(\$234,821)	(\$1,339,417)	(\$1,574,239)
Less Defaults in Process	(\$104,401)	(\$14,542)	(\$118,943)
Total Collateral Value	\$505,970,092	(\$185,903)	\$505,784,188
Principal Amount of Notes Outstanding	\$423,883,000	\$0	\$423,883,000
Accrued Interest on Notes	\$199,505	\$193,270	\$392,774
Accrued Note Fees	\$3,532	\$0	\$3,532
Total Debt	\$424,086,037	\$193,270	\$424,279,307
Senior Parity Percentage	119.32%	-0.09%	119.23%
Principal Amount of Notes Outstanding	\$489,143,000	\$0	\$489,143,000
Accrued Interest on Notes	\$246,238	\$238,543	\$484,781
Accrued Note Fees	\$4,076	\$0	\$4,076
Total Debt	\$489,393,314	\$238,543	\$489,631,858
Total Parity Percentage	103.39%	-0.09%	103.30%



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Portfolio Transactions and Accruals

	Principal	Interest
Beginning Balance	12/31/2009 \$466,198,021	\$26,804,277
Student Loan Cash Activity		
	Principal	Interest
Payments Received	(\$3,484,522)	(\$1,103,415)
THE Bonus Applied	(\$50)	(\$10)
New Acquisitions	\$0	\$0
Subsequent Disbursements	\$0	
Refunds	\$0	
Total Cash Activity	(\$3,484,571)	(\$1,103,425)
Student Loan Non-Cash Activity		
	Principal	Interest
Interest Accruals		\$1,324,200
Realized Losses/Loans Charged Off (Includes Death Claims)	(\$518,583)	(\$11,261)
Capitalized Interest	\$80,631	(\$80,631)
Capitalized Origination Fees	(\$1,748)	
Other Adjustments	\$0	
Total Non-Cash Activity	(\$439,700)	\$1,232,308
Total Student Loan Activity	(\$3,924,271)	\$128,883
Ending Balance	01/31/2010 \$462,273,750	\$26,933,160

Requirement Met? Yes
 (see Triggers Page 9)

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Collection Activity

Collection Account Activity During Collection Period		
Beginning Account Balance	12/31/2009	\$8,319,641
Principal Payments Received		\$3,886,924
Interest Payments Received		\$1,277,286
Recoveries on Defaulted Alternative Loans (net of collection agency fees)		\$6,616
Investment Income (including Investment Income from Other Trust Accounts)		\$2,241
Transfers From Other Trust Accounts		\$0
Total Funds Received		\$5,173,067
Trustee Fee		\$4,076
Servicing Fee		\$205,418
Marketing Fee		\$0
THE Bonus		\$60
Interest Payments		\$0
Transfers To Other Trust Accounts (Adjustment on Loan Sale)		\$0
Total Use of Funds		\$209,554
Ending Account Balance	01/31/2010	\$13,283,155
Collection Account Activity Subsequent to Collection Period		
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)		\$1,022
Transfer From Other Trust Account		\$0
Total Funds Received		\$1,022
Trustee Fee		(\$4,076)
Servicing Fee		(\$203,836)
Marketing Fee		\$0
THE Bonus		\$0
Interest Payments		\$0
Transfers To Other Trust Accounts (Refunds/Reissues on Student Loans)		\$0
Total Use of Funds		(\$207,912)
Ending Account Balance	02/23/2010	\$13,076,264

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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	March 1, 2010	0.29563%	91	11/30/2009	02/28/2010	\$0	\$0	
Series 2006-A Class A-2 Notes	March 1, 2010	0.44563%	91	11/30/2009	02/28/2010	\$0	\$0	
Series 2006-A Class A-3 Notes	March 1, 2010	0.46563%	91	11/30/2009	02/28/2010		\$0	
Series 2006-A Class A-4 Notes	March 1, 2010	0.60563%	91	11/30/2009	02/28/2010		\$0	
Series 2006-A Class B Notes	March 1, 2010	0.80563%	91	11/30/2009	02/28/2010		\$0	
						\$0	\$0	
								Trustee Fee
								\$4,076
								Total Payments Made During Collection Period
								\$4,076

Detail of Accrued Interest on Notes

Security Description	Payment Date	Interest Rate	Number of Days	Start Date	End Date	Principal Set Aside	Accrued Interest 01/31/2010	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	\$10,063,000	\$80,244	\$115,908
Series 2006-A Class A-3 Notes	March 1, 2010	0.46563%	91	11/30/2009	02/28/2010	\$0	\$92,022	\$132,921
Series 2006-A Class A-4 Notes	March 1, 2010	0.60563%	91	11/30/2009	02/28/2010	\$0	\$220,509	\$318,513
Series 2006-A Class B Notes	March 1, 2010	0.80563%	91	11/30/2009	02/28/2010	\$0	\$92,007	\$132,899
						\$10,063,000	\$484,781	\$700,240
								Trustee Fee
								\$4,076
								Total Funds Set Aside
						\$10,063,000	\$484,781	\$704,316

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Alternative Loan Recoveries, Defaults and Delinquencies

Defaults and Recoveries			
	12/31/09 Balance	Activity	01/31/10 Balance
Outstanding Loans In Repayment	\$353,080,409	(\$4,756,475)	\$348,323,933
Cumulative Principal Balance of Defaulted Student Loans (Note)	\$13,464,771	\$465,080	\$13,929,851
Cumulative Accrued Interest Balance of Defaulted Student Loans	\$556,466	\$10,533	\$566,999
Current Principal Balance of Defaulted Student Loans	\$13,364,834	\$474,524	\$13,839,358
Current Accrued Interest Balance of Defaulted Student Loans	\$1,004,423	\$31,757	\$1,036,181
Gross Recoveries on Defaulted Student Loans	\$777,947	\$63,341	\$841,287
Recovery Costs	\$147,534	(\$48)	\$147,486
Net Recoveries on Defaulted Student Loans	\$630,412	\$63,389	\$693,801

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Portfolio Status

Borrower Status						
Status	Principal Amount		%		# of Loans	
	12/31/2009	01/31/2010	12/31/2009	01/31/2010	12/31/2009	01/31/2010
In School	\$9,209,512	\$9,268,984	1.98%	2.01%	944	949
Deferment (In-school)	\$32,778,982	\$34,369,725	7.03%	7.43%	3,244	3,378
Grace	\$61,021,980	\$60,694,664	13.09%	13.13%	5,833	5,799
Forbearance	\$10,107,138	\$9,616,443	2.17%	2.08%	830	784
Repayment	\$353,080,409	\$348,323,933	75.74%	75.35%	33,991	33,753
Grand Total	\$466,198,021	\$462,273,750	100.00%	100.00%	44,842	44,663

Delinquency Statistics						
Repayment						
Current	\$334,431,662	\$328,775,109	94.72%	94.39%	32,312	32,012
31-60 Day Delinquent	\$10,479,057	\$10,194,042	2.97%	2.93%	922	869
61-90 Day Delinquent	\$3,001,537	\$3,383,423	0.85%	0.97%	271	327
91-120 Day Delinquent	\$2,265,999	\$2,639,647	0.64%	0.76%	215	247
121-150 Day Delinquent	\$1,663,323	\$2,070,380	0.47%	0.59%	157	182
150-180 Days Delinquent	\$1,135,564	\$1,143,510	0.32%	0.33%	103	108
> 180 Days (Default Pending)	\$103,266	\$117,821	0.03%	0.03%	11	8
Total Repayment	\$353,080,409	\$348,323,933	100.00%	100.00%	33,991	33,753
30 + Days Delinquent	\$18,648,746	\$19,548,824	5.28%	5.61%	1,679	1,741
60 + Days Delinquent	\$8,169,690	\$9,354,782	2.31%	2.69%	757	872
90 + Days Delinquent	\$5,168,153	\$5,971,358	1.46%	1.71%	486	545

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Portfolio Characteristics

Loan Type						
	Amount		%		# of Loans	
	12/31/2009	01/31/2010	12/31/2009	01/31/2010	12/31/2009	01/31/2010
Med	\$220,513,763	\$219,324,995	47.30%	47.44%	21,297	21,241
Law	\$199,847,736	\$197,611,068	42.87%	42.75%	18,437	18,343
MBA	\$10,404,694	\$10,307,324	2.23%	2.23%	732	731
Other - Graduate	\$7,677,364	\$7,615,242	1.65%	1.65%	895	892
Other - Undergraduate	\$27,363,920	\$27,024,576	5.87%	5.85%	3,403	3,378
Proprietary/Vocational	\$390,545	\$390,545	0.08%	0.08%	78	78
Total	\$466,198,021	\$462,273,750	100.00%	100.00%	44,842	44,663

School Type						
	Amount		%		# of Loans	
	12/31/2009	01/31/2010	12/31/2009	01/31/2010	12/31/2009	01/31/2010
Two Year Institution	\$362,455	\$360,809	0.08%	0.08%	77	77
Proprietary School	\$4,239	\$4,186	0.00%	0.00%	1	1
Undergraduate - 4 Year Institution	\$56,509,844	\$55,946,807	12.12%	12.10%	6,443	6,410
Graduate	\$409,321,484	\$405,961,949	87.80%	87.82%	38,321	38,175
Total	\$466,198,021	\$462,273,750	100.00%	100.00%	44,842	44,663

FICO Score Distribution						
FICO scores as of loan origination	Original Pool of Loans			01/31/2010		
	Amount	%	# of Loans	Amount	%	# of Loans
> 750	\$192,161,044	33.72%	17,283	\$154,021,233	33.32%	13,963
710-749	\$163,756,701	28.73%	15,545	\$133,791,778	28.94%	12,960
680-709	\$98,707,409	17.32%	9,481	\$81,960,089	17.73%	8,123
650-679	\$57,937,945	10.17%	5,640	\$47,585,201	10.29%	4,786
620-649	\$36,503,668	6.41%	3,505	\$29,585,732	6.40%	2,980
<620	\$18,683,214	3.28%	1,947	\$13,433,759	2.91%	1,651
No Data	\$2,169,778	0.38%	232	\$1,895,958	0.41%	200
Total	\$569,919,759	100.00%	53,633	\$462,273,750	100.00%	44,663

	12/31/2009	01/31/2010
Weighted Average Coupon (WAC)	3.62%	3.35%
Weighted Average Remaining Term:	188.07	187.45
Number of Loans	44,842	44,663
Number of Borrowers	20,642	20,564
Outstanding Loans Indexed to LIBOR	\$368,954,097	\$366,238,549
Outstanding Loans Indexed to T-bill	\$97,243,924	\$96,035,202

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Triggers

Triggers						
Reserve						
(i) Minimum Requirement Based Upon Current Balance						
		Pool Balance	\$489,206,910			
		Reserve Requirement	1.00%		\$4,892,069	
		Actual Reserve	1.02%		\$4,987,305	
		Has condition been met?				Yes
(ii) Minimum Requirement Based Upon Original Issue						
		Initial Pool Balance	\$595,842,262			
		Reserve Requirement	0.50%		\$2,979,211	
		Actual Reserve	0.84%		\$4,987,305	
		Has condition been met?				Yes
THE Bonus Suspension Test						
			Parity Requirement	Parity Ratio		103.30%
	From	To	Requirement	Result		Action
	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%	103.30%		
	August 28, 2010	and thereafter	103.00%			
			Has condition been met?			Yes
Servicing and Marketing Expense Allowance Requirement (Indenture Section 5.03 (b))						
				Requirement		Result
i (a)	Total Assets less Accrued Interest and Fees Payable		\$505,295,331	103.00%		103.30%
(b)	Outstanding Amount of all Notes		\$489,143,000			
ii (a)	Total Assets less Accrued Interest and Fees Payable		\$505,295,331	2.25%		2.48%
(b)	minus: Outstanding Amount of all Notes		\$489,143,000			
	Total Value of Assets in Trust Estate on the Date of Issuance		\$650,577,097			
			Has condition been met?			Yes
Class B Interest Trigger Event						
				Requirement		Result
(i)	Trust Assets Less Reserve Fund and Less Accrued Interest and Fees on Class A Notes		\$500,308,026			
(ii)	Principal Amount of Class A Notes Outstanding		\$423,883,000			
		Ratio		100.00%		118.03%
			Has condition been met?			Yes

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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	\$489,206,910	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$4,987,305	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$494,194,215	
	Quotient Result	103%	\$479,800,209
	(i) Principal Distribution Amount		\$9,342,791
(ii)	Outstanding Amount of Notes		\$489,143,000
	Pool Balance	\$489,206,910	
	Capitalized Interest Account	\$0	
	Reserve Fund	\$4,987,305	
	Pool Balance Plus Capitalized Interest Account Plus Reserve Fund	\$494,194,215	
	Total Value of Assets in Trust Estate on the Date of Issuance	\$650,577,097	
	Product Result	2.25%	
	Product Result	\$14,637,985	\$479,556,230
	(ii) Principal Distribution Amount		\$9,586,770
	Principal Distribution Amount		\$9,586,770
	Greater of condition (i) or (ii)		
	Class A Principal Distribution Amount	100.00%	\$9,586,770
	Class B Principal Distribution Amount	0%	\$0
	Step-down Date	February-2012	

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Waterfall for Distributions

Waterfall			
Calculation Date	02/25/2010	Deposits	Remaining Fund Balance 02/23/2010
	Total Available Funds (Collection Account Balance Plus Transfers from Other Trust Funds)		\$13,171,500
First	pro rata		
	Trustee Fee	\$4,076	
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$203,836	\$12,963,587
Second	Class A Note holders Interest	\$567,341	\$12,396,246
Third	Class B Note holders Interest	\$132,899	\$12,263,347
Fourth	Reserve Fund	\$0	\$12,263,347
Fifth	T.H.E. Deposit Amount	\$0	\$12,263,347
Sixth	Class A Note holders Principal	Set Aside	
	Class A-1 Note holders Until Notes Paid-in-full	\$0	\$12,263,347
	Class A-2 Note holders Until Notes Paid-in-full	\$10,063,000	\$2,200,347
	Class A-3 Note holders Until Notes Paid-in-full	\$0	\$2,200,347
	Class A-4 Note holders Until Notes Paid-in-full	\$0	\$2,200,347
Seventh	Class B Note holders Principal	\$0	\$2,200,347
Eighth	NorthStar Capital Markets Services, Inc.		
	Marketing Services Fee	\$0	
	Servicing & Administration Fee	\$0	\$2,200,347
Ninth	NorthStar Education Finance, Inc. as Issuer	\$2,200,347	\$0

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Trend Analysis

Key Statistics								
	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
Asset Backed Securities	\$505,936,431	\$505,936,431	\$497,884,198	\$497,884,198	\$497,884,198	\$489,143,000	\$489,143,000	\$489,143,000
Total Loan Portfolio Principal	\$477,813,680	\$476,084,399	\$472,812,920	\$470,061,117	\$467,072,364	\$468,290,258	\$466,198,021	\$462,273,750
Total Loan Portfolio Accrued Interest	\$32,677,080	\$31,603,108	\$31,927,814	\$31,750,456	\$31,668,854	\$27,591,960	\$26,804,277	\$26,933,160
Total Loan Portfolio	\$510,490,760	\$507,687,507	\$504,740,735	\$501,811,573	\$498,741,218	\$495,882,218	\$493,002,299	\$489,206,910
Number of Loans	45,585	45,461	45,334	45,208	45,080	44,964	44,842	44,663
Number of Borrowers	21,047	20,978	20,909	20,839	20,768	20,701	20,642	20,564
31-60 Day Delinquent	\$7,864,281	\$9,298,675	\$8,891,164	\$8,539,442	\$8,671,224	\$8,617,782	\$10,479,057	\$10,194,042
61-90 Day Delinquent	\$1,468,218	\$1,386,957	\$2,550,847	\$2,817,362	\$2,251,902	\$2,632,791	\$3,001,537	\$3,383,423
91-120 Day Delinquent	\$1,799,287	\$1,468,230	\$1,317,974	\$1,780,712	\$1,819,363	\$2,026,837	\$2,265,999	\$2,639,647
121-150 Day Delinquent	\$1,360,815	\$1,472,837	\$1,276,162	\$1,365,997	\$1,576,955	\$1,788,618	\$1,663,323	\$2,070,380
150-180 Days Delinquent	\$677,569	\$927,099	\$1,197,910	\$823,309	\$841,085	\$827,324	\$1,135,564	\$1,143,510
> 180 Days (Default Pending)	\$190,918	\$111,172	\$14,611	\$151,324	\$105,723	\$56,033	\$103,266	\$117,821
Monthly Defaults	\$172,451	\$160,231	\$516,754	\$400,280	\$336,961	\$115,565	\$430,565	\$465,080
Recoveries	\$9,686	\$10,151	\$23,032	\$13,043	\$19,172	\$15,583	\$16,586	\$63,389
Borrower Principal Payments	\$3,093,054	\$3,119,221	\$2,845,066	\$2,915,190	\$3,031,033	\$2,867,573	\$2,819,380	\$3,484,522
Borrower Interest Payments	\$1,279,624	\$1,228,416	\$1,215,542	\$1,176,055	\$1,181,949	\$1,095,786	\$1,028,962	\$1,103,415
Weighted Average Coupon (WAC)	4.34%	4.11%	4.11%	4.11%	3.62%	3.62%	3.62%	3.35%
Weighted Average Remaining Term	191.57	190.99	190.39	189.75	189.03	188.72	188.07	187.45
Parity Ratio *	103.52%	103.39%	103.39%	103.39%	103.38%	103.39%	103.39%	103.30%

Note: * Parity Ratio has remained constant for a number of months because the residual being accrued and paid out causes it to remain relatively constant.

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Term and Sprerad Analysis

Remaining Term									
Payment Status	Current Principal Balance	Accrued Interest to be Capitalized	Weighted Average Remaining Term (months)						
			In-School	Grace	Deferment	Forbearance	Repayment	Remaining Term	
In-School	\$9,268,984	\$2,844,524	16.1	25.1				221.8	263.0
Grace	\$60,694,664	\$17,594,688		18.1				238.8	256.8
Deferment	\$34,369,725	\$4,877,466			13.4			211.9	225.3
Forbearance	\$9,616,443	\$576,703					4.7	196.1	200.8
Repayment	\$348,323,933	N/A						169.2	169.2
Total	\$462,273,750	\$25,893,381	0.3	2.9	1.0	0.1		183.2	187.5

In-School Term Distribution			
Remaining In-School Term (months)	Current Principal Balance	Percentage	Weighted Average Remaining Term
1-12	\$4,455,983	48%	4.9
13-24	\$2,613,288	28%	16.0
25-36	\$1,092,598	12%	28.1
37-48	\$552,511	6%	40.2
49-60	\$339,256	4%	52.6
61+	\$215,349	2%	69.9
Total	\$9,268,984	100%	16.1

Weighted Average Spread Over Interest Rate Index			
Index	Current Principal Balance	As of: 01/31/2010*	
		Weighted Average Interest Rate	Weighted Average Spread Over Index
LIBOR	\$366,238,549	3.40%	2.92%
T-Bill	\$96,035,202	3.20%	3.14%
Total	\$462,273,750	3.35%	2.96%

Note: * Because interest rates change each quarter the Weighted Average Interest Rate may not reflect current interest rates, but instead reflect rates for the period ending 01/31/2010.

Posted

02/25/2010