

<DOCUMENT>
<TYPE>8-K
<SEQUENCE>1
<FILENAME>b401811_8k.txt
<DESCRIPTION>INITIAL FILING - CURRENT REPORT
<TEXT>
<PAGE>

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported) October 26, 2004

The National Collegiate Student Loan Trust 2004-2

(Exact Name of Registrant as Specified in Charter)

DELAWARE ----- (State or Other Jurisdiction of Incorporation)	333-118894-01 ----- (Commission File Number)	81-0656951 ----- (IRS Employer Identification No.)
--	---	---

800 Boylston Street, 34th Floor, Boston, MA ----- (Address of Principal Executive Offices)	02199-8157 ----- (Zip Code)
--	-----------------------------------

Registrant's telephone number, including area code (800) 895-4283

(Former name or former address, if changed since last
report.)

Check the appropriate box below if the Form 8-K filing is intended to
simultaneously satisfy the filing obligation of the registrant under any of the
following provisions (see General Instruction A.2. below):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR
230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR
240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange
Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange
Act (17 CFR 240.13e-4(c))

<PAGE>

SECTION 8 - OTHER EVENTS

ITEM 8.01 OTHER EVENTS.

The consolidated financial statements of The Education Resources Institute, Inc. ("TERI") as of and for the years ended June 30, 2002, June 30, 2003 and June 30, 2004, prepared in accordance with accounting principles generally accepted in the United States of America, included in the prospectus supplement have been incorporated herein in reliance on the reports of PricewaterhouseCoopers LLP, Independent Registered Public Accounting Firm, given on the authority of that firm as an expert in accounting and auditing.

SECTION 9 - FINANCIAL STATEMENTS AND EXHIBITS

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

Exhibit No. Description

23.1 Consent of PricewaterhouseCoopers LLP, Independent Registered Public Accounting Firm of TERI.

<PAGE>

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: October 26, 2004

THE NATIONAL COLLEGIATE STUDENT LOAN
TRUST 2004-2

By: GATE HOLDINGS, INC., OWNER

By: /s/ Stephen Anbinder

Name: Stephen Anbinder

Title: President

</TEXT>

</DOCUMENT>