



Delaware: Graduate/Professional Financing Exposure Snapshot

Prepared from Campus Access Partners' GAP Index | Updated for Current Professional-Degree Guidance

Delaware shows approximately **\$2.6M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$1.2M** under the Current Interim Professional-Treatment Case. The **\$1.4M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **5 institutions** and approximately **2,643 borrowers** represented.

The exposure profile includes especially strong concentrations in occupational therapy, physical therapy, speech-language pathology, social work, business / mba, education, and biomedical / research. Several clinical and professional pathways retain meaningful modeled exposure under both planning cases.

Exposure spans public universities and private nonprofit institutions. Delaware's published-rule exposure-weighted FSA institutional nonpayment rate is 14.6% among institutions with matched May 2026 FSA data. However, 28.1% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Delaware: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$2.6M	\$1.2M	\$1.4M	2,643

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	5	Published-rule exposure	\$2.6M
Programs represented	242	Current interim exposure	\$1.2M
Published-rule exposure-weighted FSA nonpayment rate	14.6%	Policy-sensitive exposure	\$1.4M
Exposure in 11%+ nonpayment bands	28.1%	Policy-sensitive share	55.1%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	2	\$2.1M	\$1.0M	\$1.0M
Private nonprofit	2	\$135K	\$132K	\$2.8K
For-profit	0	\$0	\$0	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
University of Delaware	\$1.5M	\$622K	\$841K	Physical Therapy / Other Graduate Fields / Speech-Language Pathology
Delaware State University	\$597K	\$392K	\$205K	Occupational Therapy / Social Work / Business / MBA
Wesley College	\$406K	\$20.5K	\$386K	Occupational Therapy
Wilmington University	\$129K	\$126K	\$2.8K	Business / MBA / Education / Other Graduate Fields

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
University of Delaware	Physical Therapy	\$557K	\$89.9K	Temporary professional treatment; residual remains
Delaware State University	Social Work	\$226K	\$226K	Graduate treatment unchanged
Wesley College	Occupational Therapy	\$406K	\$20.5K	Temporary professional treatment; residual remains

Data note: Estimates use Academic Years 2021-2023 public data and are planning screens. The two cases are co-equal planning cases, not forecasts. FSA nonpayment is institutional context, not a direct measure of graduate borrower risk; rate calculations use institutions with matched May 2026 data. Interim treatment applies only to qualifying programs; exposure above the \$50,000 professional limit remains included. Current institutional data will provide a stronger operational read.