



Georgia: Graduate/Professional Financing Exposure Snapshot

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

Georgia shows approximately **\$190.2M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$136.7M** under the Current Interim Professional-Treatment Case. The **\$53.5M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **44 institutions** and approximately **34,230 borrowers** represented.

The exposure profile includes especially strong concentrations in advanced / clinical nursing, physician assistant, chiropractic, business / mba, medicine, public health, and physical therapy. Several clinical and professional pathways retain meaningful modeled exposure under both planning cases.

Exposure spans public universities, private nonprofit institutions, and for-profit institutions. Georgia's published-rule exposure-weighted FSA institutional nonpayment rate is 12.1%. However, 31.6% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Georgia: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$190.2M	\$136.7M	\$53.5M	34,230

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	44	Published-rule exposure	\$190.2M
Programs represented	1,306	Current interim exposure	\$136.7M
Published-rule exposure-weighted FSA nonpayment rate	12.1%	Policy-sensitive exposure	\$53.5M
Exposure in 11%+ nonpayment bands	31.6%	Policy-sensitive share	28.1%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	17	\$42.5M	\$34.0M	\$8.4M
Private nonprofit	25	\$114.3M	\$87.1M	\$27.2M
For-profit	2	\$33.4M	\$15.5M	\$17.9M

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
Emory University	\$52.2M	\$36.1M	\$16.1M	Advanced / Clinical Nursing / Public Health / Other Graduate Fields
South University	\$30.7M	\$12.8M	\$17.9M	Physician Assistant / Advanced / Clinical Nursing / Pharmacy
Life University	\$19.3M	\$19.3M	\$0	Chiropractic / Psychology / Education
Mercer University	\$17.0M	\$13.6M	\$3.4M	Pharmacy / Medicine / Physician Assistant

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
Life University	Chiropractic	\$19.2M	\$19.2M	Professional treatment unchanged
Emory University	Advanced / Clinical Nursing	\$17.3M	\$7.7M	Temporary professional treatment; residual remains
Mercer University	Counseling / Mental Health	\$1.4M	\$1.4M	Graduate treatment unchanged

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.