



Hawaii: Graduate/Professional Financing Exposure Snapshot

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

Hawaii shows approximately **\$9.0M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$7.1M** under the Current Interim Professional-Treatment Case. The **\$1.9M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **6 institutions** and approximately **1,517 borrowers** represented.

The exposure profile includes especially strong concentrations in advanced / clinical nursing, pharmacy, medicine, physical therapy, counseling / mental health, business / mba, and social work. Several clinical and professional pathways retain meaningful modeled exposure under both planning cases.

Exposure spans public universities, private nonprofit institutions, and for-profit institutions. Hawaii's published-rule exposure-weighted FSA institutional nonpayment rate is 8.8%. However, 0.0% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Hawaii: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$9.0M	\$7.1M	\$1.9M	1,517

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	6	Published-rule exposure	\$9.0M
Programs represented	200	Current interim exposure	\$7.1M
Published-rule exposure-weighted FSA nonpayment rate	8.8%	Policy-sensitive exposure	\$1.9M
Exposure in 11%+ nonpayment bands	0.0%	Policy-sensitive share	21.2%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	2	\$6.3M	\$5.1M	\$1.2M
Private nonprofit	3	\$2.6M	\$1.9M	\$710K
For-profit	1	\$34.2K	\$34.2K	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
University of Hawaii at Manoa	\$4.3M	\$3.3M	\$1.0M	Advanced / Clinical Nursing / Medicine / Social Work
University of Hawaii at Hilo	\$2.0M	\$1.9M	\$142K	Pharmacy / Advanced / Clinical Nursing / Counseling / Mental Health
Hawaii Pacific University	\$1.7M	\$1.0M	\$651K	Physical Therapy / Advanced / Clinical Nursing / Public Health
Chaminade University of Honolulu	\$948K	\$889K	\$58.9K	Counseling / Mental Health / Business / MBA / Education

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
University of Hawaii at Hilo	Pharmacy	\$1.6M	\$1.6M	Professional treatment unchanged
University of Hawaii at Manoa	Advanced / Clinical Nursing	\$1.5M	\$434K	Temporary professional treatment; residual remains
Chaminade University of Honolulu	Counseling / Mental Health	\$489K	\$489K	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.