



Iowa: Graduate/Professional Financing Exposure Snapshot

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

Iowa shows approximately **\$78.7M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$61.4M** under the Current Interim Professional-Treatment Case. The **\$17.2M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **30 institutions** and approximately **10,896 borrowers** represented.

The exposure profile includes especially strong concentrations in osteopathic medicine, chiropractic, physician assistant, physical therapy, occupational therapy, dentistry, and medicine. Several clinical and professional pathways retain meaningful modeled exposure under both planning cases.

Exposure spans public universities, private nonprofit institutions, and for-profit institutions. Iowa's published-rule exposure-weighted FSA institutional nonpayment rate is 5.1%. However, 15.7% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Iowa: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$78.7M	\$61.4M	\$17.2M	10,896

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	30	Published-rule exposure	\$78.7M
Programs represented	620	Current interim exposure	\$61.4M
Published-rule exposure-weighted FSA nonpayment rate	5.1%	Policy-sensitive exposure	\$17.2M
Exposure in 11%+ nonpayment bands	15.7%	Policy-sensitive share	21.9%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	3	\$20.2M	\$17.1M	\$3.1M
Private nonprofit	25	\$58.3M	\$44.2M	\$14.2M
For-profit	1	\$163K	\$163K	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
Des Moines University - Osteopathic Medical Center	\$23.7M	\$20.1M	\$3.6M	Osteopathic Medicine / Physician Assistant / Physical Therapy
University of Iowa	\$17.2M	\$14.2M	\$3.0M	Dentistry / Medicine / Advanced / Clinical Nursing
Palmer College of Chiropractic	\$15.8M	\$15.8M	\$0	Chiropractic
Drake University	\$5.6M	\$3.0M	\$2.5M	Occupational Therapy / Law / Pharmacy

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
Des Moines University - Osteopathic Medical Center	Osteopathic Medicine	\$16.1M	\$16.1M	Professional treatment unchanged
Drake University	Occupational Therapy	\$4.1M	\$1.6M	Temporary professional treatment; residual remains
University of Iowa	Social Work	\$623K	\$623K	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.