



Missouri: Graduate/Professional Financing Exposure Snapshot

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

Missouri shows approximately **\$209.2M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$167.0M** under the Current Interim Professional-Treatment Case. The **\$42.1M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **54 institutions** and approximately **29,447 borrowers** represented.

The exposure profile includes especially strong concentrations in osteopathic medicine, dentistry, physical therapy, physician assistant, advanced / clinical nursing, medicine, and occupational 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. Missouri's published-rule exposure-weighted FSA institutional nonpayment rate is 4.9%. However, 11.9% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Missouri: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$209.2M	\$167.0M	\$42.1M	29,447

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	54	Published-rule exposure	\$209.2M
Programs represented	1,405	Current interim exposure	\$167.0M
Published-rule exposure-weighted FSA nonpayment rate	4.9%	Policy-sensitive exposure	\$42.1M
Exposure in 11%+ nonpayment bands	11.9%	Policy-sensitive share	20.1%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	12	\$22.2M	\$16.3M	\$5.9M
Private nonprofit	38	\$186.9M	\$150.7M	\$36.2M
For-profit	3	\$26.8K	\$11.1K	\$15.7K

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
A. T. Still University of Health Sciences	\$86.1M	\$74.1M	\$11.9M	Osteopathic Medicine / Dentistry / Physician Assistant
Kansas City University	\$28.7M	\$28.7M	\$0	Osteopathic Medicine / Biomedical / Research / Psychology
Saint Louis University	\$19.4M	\$14.8M	\$4.6M	Medicine / Physician Assistant / Advanced / Clinical Nursing
Washington University in St Louis	\$16.7M	\$13.2M	\$3.5M	Physical Therapy / Other Graduate Fields / Law

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
A. T. Still University of Health Sciences	Osteopathic Medicine	\$34.2M	\$34.2M	Professional treatment unchanged
Washington University in St Louis	Physical Therapy	\$4.4M	\$944K	Temporary professional treatment; residual remains
Saint Louis University	Public Health	\$710K	\$710K	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.