



Nebraska: Graduate/Professional Financing Exposure Snapshot

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

Nebraska shows approximately **\$78.1M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$54.8M** under the Current Interim Professional-Treatment Case. The **\$23.3M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **20 institutions** and approximately **9,305 borrowers** represented.

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

Exposure spans public universities and private nonprofit institutions. Nebraska's published-rule exposure-weighted FSA institutional nonpayment rate is 4.7%. However, 12.0% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Nebraska: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$78.1M	\$54.8M	\$23.3M	9,305

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	20	Published-rule exposure	\$78.1M
Programs represented	469	Current interim exposure	\$54.8M
Published-rule exposure-weighted FSA nonpayment rate	4.7%	Policy-sensitive exposure	\$23.3M
Exposure in 11%+ nonpayment bands	12.0%	Policy-sensitive share	29.8%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	7	\$15.3M	\$10.8M	\$4.5M
Private nonprofit	13	\$62.8M	\$44.0M	\$18.8M
For-profit	0	\$0	\$0	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
Creighton University	\$46.3M	\$34.4M	\$12.0M	Dentistry / Occupational Therapy / Medicine
University of Nebraska Medical Center	\$13.7M	\$9.2M	\$4.5M	Dentistry / Medicine / Physician Assistant
Bellevue University	\$6.3M	\$6.3M	\$0	Business / MBA / Other Graduate Fields / Counseling / Mental Health
College of Saint Mary	\$5.1M	\$1.5M	\$3.6M	Occupational Therapy / Physician Assistant / Physical Therapy

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
Creighton University	Dentistry	\$10.6M	\$10.6M	Professional treatment unchanged
Union Adventist University	Physician Assistant	\$2.4M	\$720K	Temporary professional treatment; residual remains
Bellevue 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.