



Nevada: Graduate/Professional Financing Exposure Snapshot

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

Nevada shows approximately **\$56.1M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$52.6M** under the Current Interim Professional-Treatment Case. The **\$3.5M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **6 institutions** and approximately **4,024 borrowers** represented.

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

Exposure spans public universities and private nonprofit institutions. Nevada's published-rule exposure-weighted FSA institutional nonpayment rate is 6.4%. However, 33.1% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Nevada: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$56.1M	\$52.6M	\$3.5M	4,024

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	6	Published-rule exposure	\$56.1M
Programs represented	264	Current interim exposure	\$52.6M
Published-rule exposure-weighted FSA nonpayment rate	6.4%	Policy-sensitive exposure	\$3.5M
Exposure in 11%+ nonpayment bands	33.1%	Policy-sensitive share	6.2%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	3	\$21.3M	\$17.9M	\$3.4M
Private nonprofit	2	\$34.6M	\$34.5M	\$71.6K
For-profit	0	\$0	\$0	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
Roseman University of Health Sciences	\$34.5M	\$34.4M	\$71.6K	Dentistry / Pharmacy / Business / MBA
University of Nevada - Las Vegas	\$18.4M	\$15.9M	\$2.6M	Dentistry / Physical Therapy / Occupational Therapy
University of Nevada , Reno	\$2.9M	\$2.1M	\$854K	Physician Assistant / Medicine / Social Work
Sierra Nevada College	\$136K	\$136K	\$0	Liberal Arts / Humanities / Education

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
Roseman University of Health Sciences	Dentistry	\$19.9M	\$19.9M	Professional treatment unchanged
University of Nevada - Las Vegas	Physical Therapy	\$1.9M	\$435K	Temporary professional treatment; residual remains
University of Nevada , Reno	Social Work	\$197K	\$197K	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.