



North Dakota: Graduate/Professional Financing Exposure Snapshot

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

North Dakota shows approximately **\$6.9M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$2.3M** under the Current Interim Professional-Treatment Case. The **\$4.6M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **8 institutions** and approximately **2,816 borrowers** represented.

The exposure profile includes especially strong concentrations in physical therapy, occupational therapy, advanced / clinical nursing, medicine, counseling / mental health, physician assistant, and education. Several clinical and professional pathways retain meaningful modeled exposure under both planning cases.

Exposure spans public universities and private nonprofit institutions. North Dakota's published-rule exposure-weighted FSA institutional nonpayment rate is 8.2%. However, 8.2% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

North Dakota: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$6.9M	\$2.3M	\$4.6M	2,816

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	8	Published-rule exposure	\$6.9M
Programs represented	251	Current interim exposure	\$2.3M
Published-rule exposure-weighted FSA nonpayment rate	8.2%	Policy-sensitive exposure	\$4.6M
Exposure in 11%+ nonpayment bands	8.2%	Policy-sensitive share	66.2%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	6	\$2.9M	\$1.6M	\$1.3M
Private nonprofit	2	\$4.0M	\$690K	\$3.3M
For-profit	0	\$0	\$0	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
University of Mary	\$3.4M	\$608K	\$2.8M	Occupational Therapy / Physical Therapy / Advanced / Clinical Nursing
University of North Dakota	\$2.9M	\$1.6M	\$1.3M	Medicine / Advanced / Clinical Nursing / Physician Assistant
University of Jamestown	\$564K	\$82.8K	\$481K	Physical Therapy / Counseling / Mental Health / Other Graduate Fields
North Dakota State University - Fargo	\$13.1K	\$11.5K	\$1.6K	Counseling / Mental Health / Other Graduate Fields / Public Health

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
University of North Dakota	Medicine	\$937K	\$937K	Professional treatment unchanged
University of Mary	Occupational Therapy	\$1.4M	\$102K	Temporary professional treatment; residual remains
University of Jamestown	Counseling / Mental Health	\$20.0K	\$20.0K	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.