



Oklahoma: Graduate/Professional Financing Exposure Snapshot

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

Oklahoma shows approximately **\$34.1M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$26.5M** under the Current Interim Professional-Treatment Case. The **\$7.6M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **24 institutions** and approximately **10,866 borrowers** represented.

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

Exposure spans public universities and private nonprofit institutions. Oklahoma's published-rule exposure-weighted FSA institutional nonpayment rate is 10.5% among institutions with matched May 2026 FSA data. However, 14.6% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Oklahoma: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$34.1M	\$26.5M	\$7.6M	10,866

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	24	Published-rule exposure	\$34.1M
Programs represented	663	Current interim exposure	\$26.5M
Published-rule exposure-weighted FSA nonpayment rate	10.5%	Policy-sensitive exposure	\$7.6M
Exposure in 11%+ nonpayment bands	14.6%	Policy-sensitive share	22.2%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	12	\$27.0M	\$22.0M	\$5.0M
Private nonprofit	12	\$7.0M	\$4.5M	\$2.5M
For-profit	0	\$0	\$0	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
University of Oklahoma	\$19.1M	\$14.8M	\$4.3M	Dentistry / Medicine / Physician Assistant
Oklahoma City University	\$4.3M	\$2.9M	\$1.4M	Law / Physical Therapy / Physician Assistant
Oklahoma State University Center for Health Sciences	\$3.5M	\$3.5M	\$0	Osteopathic Medicine
Oklahoma State University	\$3.3M	\$3.1M	\$239K	Veterinary Medicine / Business / MBA / Other Graduate Fields

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
University of Oklahoma	Dentistry	\$5.3M	\$5.3M	Professional treatment unchanged
Oklahoma City University	Physical Therapy	\$1.3M	\$449K	Temporary professional treatment; residual remains
Oral Roberts University	Counseling / Mental Health	\$137K	\$137K	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.