



Oregon: Graduate/Professional Financing Exposure Snapshot

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

Oregon shows approximately **\$106.4M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$92.3M** under the Current Interim Professional-Treatment Case. The **\$14.1M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **27 institutions** and approximately **11,464 borrowers** represented.

The exposure profile includes especially strong concentrations in other clinical / allied health, physician assistant, law, counseling / mental health, business / mba, dentistry, and medicine. Several clinical and professional pathways retain meaningful modeled exposure under both planning cases.

Exposure spans public universities, private nonprofit institutions, and for-profit institutions. Oregon's published-rule exposure-weighted FSA institutional nonpayment rate is 4.8%. However, 2.1% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

Oregon: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$106.4M	\$92.3M	\$14.1M	11,464

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	27	Published-rule exposure	\$106.4M
Programs represented	711	Current interim exposure	\$92.3M
Published-rule exposure-weighted FSA nonpayment rate	4.8%	Policy-sensitive exposure	\$14.1M
Exposure in 11%+ nonpayment bands	2.1%	Policy-sensitive share	13.2%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	8	\$38.4M	\$35.3M	\$3.1M
Private nonprofit	17	\$67.4M	\$56.4M	\$11.0M
For-profit	1	\$386K	\$386K	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
Pacific University	\$26.3M	\$17.9M	\$8.5M	Pharmacy / Physician Assistant / Speech-Language Pathology
Oregon Health & Science University	\$19.5M	\$16.8M	\$2.6M	Dentistry / Medicine / Physician Assistant
University of Oregon	\$10.2M	\$10.2M	\$0	Business / MBA / Other Graduate Fields / Law
National University of Natural Medicine	\$9.8M	\$9.8M	\$0	Other Clinical / Allied Health / Other Graduate Fields

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
Oregon Health & Science University	Dentistry	\$6.7M	\$6.7M	Professional treatment unchanged
Pacific University	Physician Assistant	\$4.2M	\$1.7M	Temporary professional treatment; residual remains
Lewis & Clark College	Counseling / Mental Health	\$4.2M	\$4.2M	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.