



South Carolina: Graduate/Professional Financing Exposure Snapshot

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

South Carolina shows approximately **\$75.2M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$52.4M** under the Current Interim Professional-Treatment Case. The **\$22.8M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **33 institutions** and approximately **11,322 borrowers** represented.

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

Exposure spans public universities, private nonprofit institutions, and for-profit institutions. South Carolina's published-rule exposure-weighted FSA institutional nonpayment rate is 5.8%. However, 14.4% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

South Carolina: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$75.2M	\$52.4M	\$22.8M	11,322

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	33	Published-rule exposure	\$75.2M
Programs represented	699	Current interim exposure	\$52.4M
Published-rule exposure-weighted FSA nonpayment rate	5.8%	Policy-sensitive exposure	\$22.8M
Exposure in 11%+ nonpayment bands	14.4%	Policy-sensitive share	30.3%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	13	\$58.6M	\$40.6M	\$18.0M
Private nonprofit	19	\$13.6M	\$8.8M	\$4.8M
For-profit	1	\$3.0M	\$3.0M	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
Medical University of South Carolina	\$36.7M	\$25.1M	\$11.6M	Dentistry / Physician Assistant / Advanced / Clinical Nursing
University of South Carolina - Columbia	\$16.9M	\$11.5M	\$5.4M	Medicine / Advanced / Clinical Nursing / Speech-Language Pathology
Sherman College of Straight Chiropractic	\$4.9M	\$4.9M	\$0	Chiropractic
Presbyterian College	\$3.3M	\$1.8M	\$1.5M	Physician Assistant / Pharmacy / Occupational Therapy

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
Medical University of South Carolina	Dentistry	\$10.3M	\$10.3M	Professional treatment unchanged
North Greenville University	Physician Assistant	\$2.0M	\$869K	Temporary professional treatment; residual remains
University of South Carolina - Columbia	Social Work	\$759K	\$759K	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.