



West Virginia: Graduate/Professional Financing Exposure Snapshot

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

West Virginia shows approximately **\$43.8M** in modeled graduate/professional exposure under the Published-Rule Planning Case and **\$32.8M** under the Current Interim Professional-Treatment Case. The **\$11.0M** difference reflects programs whose treatment changes under current guidance. The state analysis includes **20 institutions** and approximately **8,954 borrowers** represented.

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

Exposure spans public universities, private nonprofit institutions, and for-profit institutions. West Virginia's published-rule exposure-weighted FSA institutional nonpayment rate is 11.5%. However, 69.1% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

West Virginia: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$43.8M	\$32.8M	\$11.0M	8,954

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	20	Published-rule exposure	\$43.8M
Programs represented	436	Current interim exposure	\$32.8M
Published-rule exposure-weighted FSA nonpayment rate	11.5%	Policy-sensitive exposure	\$11.0M
Exposure in 11%+ nonpayment bands	69.1%	Policy-sensitive share	25.1%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	10	\$34.9M	\$28.0M	\$6.9M
Private nonprofit	7	\$6.3M	\$2.3M	\$4.0M
For-profit	2	\$2.5M	\$2.5M	\$15.0K

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
West Virginia School of Osteopathic Medicine	\$13.5M	\$13.5M	\$0	Osteopathic Medicine
West Virginia University	\$11.0M	\$8.7M	\$2.4M	Dentistry / Medicine / Physical Therapy
Marshall University	\$9.5M	\$5.4M	\$4.1M	Advanced / Clinical Nursing / Physical Therapy / Medicine
American Public University System	\$2.5M	\$2.4M	\$15.0K	Business / MBA / Other Graduate Fields / Liberal Arts / Humanities

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
West Virginia School of Osteopathic Medicine	Osteopathic Medicine	\$13.5M	\$13.5M	Professional treatment unchanged
Alderson Broaddus University	Physician Assistant	\$2.4M	\$885K	Temporary professional treatment; residual remains
Marshall University	Social Work	\$305K	\$305K	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.