



District of Columbia: Graduate/Professional Financing Exposure Snapshot

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

District of Columbia shows approximately \$235.6M in modeled graduate/professional exposure under the Published-Rule Planning Case and \$216.8M under the Current Interim Professional-Treatment Case. The \$18.7M difference reflects programs whose treatment changes under current guidance. The jurisdiction analysis includes 14 institutions and approximately 21,949 borrowers represented.

The exposure profile includes especially strong concentrations in law, public health, advanced / clinical nursing, business / mba, medicine, public service / social sciences, and dentistry. Several clinical and professional pathways retain meaningful modeled exposure under both planning cases.

Exposure spans public universities, private nonprofit institutions, and for-profit institutions. District of Columbia's published-rule exposure-weighted FSA institutional nonpayment rate is 7.6% among institutions with matched May 2026 FSA data. However, 19.7% of published-rule exposure is at institutions in the 11%+ bands. These are contextual institutional measures, not direct estimates of graduate borrower risk.

District of Columbia: Topline Numbers

Published-Rule Exposure	Current Interim Exposure	Difference Between Cases	Borrowers Represented
\$235.6M	\$216.8M	\$18.7M	21,949

State Context and Exposure Mix

Metric	Read	Metric	Read
Institutions represented	14	Published-rule exposure	\$235.6M
Programs represented	643	Current interim exposure	\$216.8M
Published-rule exposure-weighted FSA nonpayment rate	7.6%	Policy-sensitive exposure	\$18.7M
Exposure in 11%+ nonpayment bands	19.7%	Policy-sensitive share	7.9%

Sector Exposure Breakdown

Sector	Institutions	Published-Rule Exposure	Current Interim Exposure	Difference
Public	1	\$0.8M	\$0.6M	\$0.2M
Private nonprofit	11	\$223.4M	\$204.8M	\$18.5M
For-profit	2	\$11.4M	\$11.4M	\$0

Largest Institutional Exposure Points

Institution	Published-Rule Exposure	Current Interim Exposure	Difference	Primary Driver
Georgetown University	\$94.7M	\$84.0M	\$10.7M	Law / Advanced / Clinical Nursing / Business / MBA
George Washington University	\$65.0M	\$60.1M	\$4.9M	Law / Public Health / Medicine
Howard University	\$33.4M	\$31.2M	\$2.2M	Dentistry / Law / Medicine
American University	\$25.1M	\$25.1M	\$0	Law / Public Service / Social Sciences / Business / MBA

Selected Program Exposure Examples

Institution	Program	Published-Rule Exposure	Current Interim Exposure	Treatment
Georgetown University	Advanced / Clinical Nursing	\$18.1M	\$7.4M	Temporary professional treatment; residual remains
Howard University	Dentistry	\$6.4M	\$6.4M	Professional treatment unchanged
American University	Public Service / Social Sciences	\$7.5M	\$7.5M	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.