



Sample University: Graduate/Professional Program Exposure Report

Illustrative Program Screen | Independent Nonprofit | Planning Screen Only

Sample University shows \$58.6M in modeled graduate/professional exposure under the conservative-limiting case. Under the July 10 interim professional-treatment case, the modeled exposure screen is \$50.9M. Public-facing healthcare and case-by-case public-health programs account for \$23.3M, or 39.8%, of conservative-case modeled exposure.

Conservative-Limiting Case	July 10 Interim Case	Conservative PFHC Exposure	July 10 PFHC Exposure	Borrowers Represented	FSA Nonpayment
\$58.6M	\$50.9M	\$23.3M	\$15.6M	2,619	6.0%

Institution Exposure Overview

Metric	Read	Metric	Read
Conservative affected borrower proxy	~1,892	Institution sector	Independent Nonprofit
July 10 affected borrower proxy	~1,516	Programs with measurable exposure	38
Conservative PFHC share	39.8%	Institution FSA nonpayment read	Very strong repayment context
July 10 PFHC share	30.7%	Dominant program family	Business / MBA
Policy-sensitive difference	\$7.7M	Program treatment caveat	July 10 designations apply only where CIP and degree conditions are met.

Program Family Summary

Program Family	Conservative Case	July 10 Interim	Borrowers	Share
Business / MBA	\$14.6M	\$14.6M	537	24.9%
Law	\$11.1M	\$11.1M	677	19.0%
Medicine	\$9.1M	\$9.1M	462	15.6%
Advanced / Clinical Nursing	\$7.0M	\$2.3M	297	11.9%
PT	\$4.0M	\$1.3M	162	6.9%
Other Graduate / Professional	\$3.8M	\$3.8M	149	6.5%

Program-By-Program Exposure Detail

Rows below include all programs with measurable modeled exposure under the conservative-limiting case or July 10 interim case. Figures are rounded planning indicators.

Program	Family / PFHC	Conservative Case	July 10 Interim	Borrowers	Planning Note
Law	Law / No	Professional \$9.5M	Professional \$9.5M	634	Professional treatment unchanged; exposure may persist above the higher cap.
Medicine	Medicine / Yes	Professional \$9.1M	Professional \$9.1M	462	Professional treatment unchanged; exposure may persist above the higher cap.
Business Administration and Management, General	Business / MBA / No	Graduate \$6.4M	Graduate \$6.4M	213	Graduate treatment under current guidance.

Program-By-Program Exposure Detail (continued)

Program	Family / PFHC	Conservative Case	July 10 Interim	Borrowers	Planning Note
Nursing Practice	Advanced / Clinical Nursing / Yes	Graduate \$4.3M	Professional if degree conditions met \$1.7M	131	Temporary professional treatment under July 10 guidance if the required nursing credential is confirmed.
Physical Therapy/Therapist	PT / Yes	Graduate \$4.0M	Professional if degree conditions met \$1.3M	162	Temporary professional treatment under July 10 guidance if PT/DPT degree conditions are met.
Water, Wetlands, and Marine Resources Management	Business / MBA / No	Graduate \$3.1M	Graduate \$3.1M	96	Graduate treatment under current guidance.
Family Practice Nurse/Nursing	Advanced / Clinical Nursing / Yes	Graduate \$2.6M	Professional if degree conditions met \$580K	166	Temporary professional treatment under July 10 guidance if the required nursing credential is confirmed.
Epidemiology	Public Health / Case-by-case	Graduate \$2.3M	Graduate \$2.3M	63	Graduate treatment under current guidance.
Sport and Fitness Administration/Management	Business / MBA / No	Graduate \$1.5M	Graduate \$1.5M	71	Graduate treatment under current guidance.
Management Sciences and Quantitative Methods, Other	Business / MBA / No	Graduate \$1.1M	Graduate \$1.1M	39	Graduate treatment under current guidance.
Marine Biology and Biological Oceanography	Biomedical / Research / No	Graduate \$1.0M	Graduate \$1.0M	31	Graduate treatment under current guidance.
Architectural and Building Sciences/Technology	Other Graduate / Professional / No	Graduate \$968K	Graduate \$968K	29	Graduate treatment under current guidance.
Finance, General	Business / MBA / No	Graduate \$967K	Graduate \$967K	43	Graduate treatment under current guidance.
Financial Mathematics	Other Graduate / Professional / No	Graduate \$961K	Graduate \$961K	25	Graduate treatment under current guidance.
International Law and Legal Studies	Law / No	Graduate \$948K	Graduate \$948K	26	Graduate treatment under current guidance.

Program-By-Program Exposure Detail (continued)

Program	Family / PFHC	Conservative Case	July 10 Interim	Borrowers	Planning Note
Learning Sciences	Other Graduate / Professional / No	Graduate \$895K	Graduate \$895K	56	Graduate treatment under current guidance.
Biomedical Sciences, General	Biomedical / Research / No	Graduate \$741K	Graduate \$741K	33	Graduate treatment under current guidance.
Biochemistry	Biomedical / Research / No	Graduate \$654K	Graduate \$654K	16	Graduate treatment under current guidance.
Legal Research and Advanced Professional Studies, Other	Law / No	Graduate \$642K	Graduate \$642K	17	Graduate treatment under current guidance.
Music Management	Business / MBA / No	Graduate \$612K	Graduate \$612K	31	Graduate treatment under current guidance.
Biological and Biomedical Sciences, Other	Biomedical / Research / No	Graduate \$598K	Graduate \$598K	16	Graduate treatment under current guidance.
Mental Health Counseling/Counselor	Counseling / Mental Health / Yes	Graduate \$594K	Graduate \$594K	16	Graduate treatment under current guidance.
Health Services Administration	Other Graduate / Professional / No	Graduate \$582K	Graduate \$582K	24	Graduate treatment under current guidance.
Applied Behavior Analysis	Counseling / Mental Health / No	Graduate \$462K	Graduate \$462K	12	Graduate treatment under current guidance.
Higher Education/Higher Education Administration	Education / No	Graduate \$437K	Graduate \$437K	18	Graduate treatment under current guidance.
Public Administration	Public Service / Social Sciences / No	Graduate \$430K	Graduate \$430K	30	Graduate treatment under current guidance.
Bioengineering and Biomedical Engineering	STEM / Engineering / No	Graduate \$405K	Graduate \$405K	17	Graduate treatment under current guidance.

Program-By-Program Exposure Detail (continued)

Program	Family / PFHC	Conservative Case	July 10 Interim	Borrowers	Planning Note
Exercise Physiology and Kinesiology	Biomedical / Research / No	Graduate \$397K	Graduate \$397K	11	Graduate treatment under current guidance.
Film/Cinema/Media Studies	Other Graduate / Professional / No	Graduate \$372K	Graduate \$372K	15	Graduate treatment under current guidance.
Business Statistics	Business / MBA / No	Graduate \$371K	Graduate \$371K	14	Graduate treatment under current guidance.
Arts, Entertainment, and Media Management, General	Business / MBA / No	Graduate \$346K	Graduate \$346K	19	Graduate treatment under current guidance.
Athletic Training/Trainer	Athletic Training / Yes	Graduate \$343K	Professional if degree conditions met \$133K	14	Temporary professional treatment under July 10 guidance if MSAT/MAT degree conditions are met.
Accounting	Business / MBA / No	Graduate \$243K	Graduate \$243K	11	Graduate treatment under current guidance.
Music Performance, General	Liberal Arts / Humanities / No	Graduate \$154K	Graduate \$154K	14	Graduate treatment under current guidance.
Higher Education/Higher Education Administration	Education / No	Graduate \$130K	Graduate \$130K	10	Graduate treatment under current guidance.
Community Psychology	Counseling / Mental Health / No	Graduate \$129K	Graduate \$129K	10	Graduate treatment under current guidance.
Teacher Education, Multiple Levels	Education / No	Graduate \$110K	Graduate \$110K	13	Graduate treatment under current guidance.
Medical Informatics	STEM / Computing / No	Graduate \$95.4K	Graduate \$95.4K	11	Graduate treatment under current guidance.

Source / Method Note

Figures are rounded planning indicators based on public federal borrowing and institutional data compiled by Campus Access Partners. The conservative-limiting case applies the lower graduate cap to rows not treated as professional under the published rule. The July 10 interim case applies temporary professional treatment to listed CIP/degree combinations where conditions are met, including the July 10 nursing and psychology updates. Because the underlying public program data do not always identify exact degree titles, institutions should verify credentials and program treatment. Modeled exposure should not be read as revenue loss, denied-loan volume, borrower-level eligibility, underwriting judgment, institutional rating, or judgment of educational quality. Campus-level records should be used before operational decisions.