

West Virginia Higher Education Policy Commission and  
West Virginia Community and Technical College System



WEST VIRGINIA

# FINANCIAL AID

COMPREHENSIVE REPORT - **2012**

**FEDERAL AID AND STUDENT LOAN** SUPPLEMENT

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## INTRODUCTION

Each year West Virginia institutions and students receive hundreds of millions of dollars from federal postsecondary aid programs. Whether funding comes to students in the form of grants or loans, the revenue from these programs constitutes a significant portion of all financial aid in the state.

This new Federal Aid and Student Loan supplement to the Financial Aid Comprehensive Report expands upon previous federal-level reporting, moving beyond a brief overview of national trends to a more complete examination of the impact of federal aid and student loans in West Virginia. Seeing the massive outlays for each program by institution and sector will allow one to gain a better understanding of the scope of federal funding and student borrowing in the state. Combined with its parent report and its sister supplement on institutional aid, West Virginia postsecondary stakeholders will possess the largest amount of financial aid data yet made available to make more informed decisions regarding a range of issues concerning higher education finance in the state.

Due to the impact of federal financial aid on both institutions and students in the state, it is critical for all West Virginia higher education stakeholders to have a better understanding of not only the trends associated with the various aid programs, but also how federal aid has affected individual institutions and sectors over time. Although the number of students receiving federal grants has increased in West Virginia over the last five years, the growth of federal student loans far outpaces the federal grant programs. More concerning is that students are borrowing from multiple loan programs, with significant increases in West Virginia students borrowing unsubsidized loans, which start accruing interest immediately and amplify student debt prior to graduation.

In addition, more established federal aid programs such as Work-Study and the Perkins Loan programs are in decline, giving students less options to meet costs. An escalating dependence on loan aid has numerous consequences for students, families, and communities. In brief, loans discourage low-income students from applying for, enrolling in, and persisting in postsecondary education. The families of low-income students are less likely to borrow to finance enrollment than upper-income families. After graduation, student loan payments hinder economic growth, with less graduates able to buy real-estate and durable goods in their local community. Also, the number of West Virginia students in loan default has increased. Under current federal bankruptcy laws, students who default on their federal student loans can face financial consequences that will affect them for the rest of their lives.

Due to continually strained resources at all levels, it is important when developing institutional and state aid policies to have an understanding of the impact of federal financial aid and student borrowing. Leveraging all forms of aid to their fullest potential is in the best interests of all higher education stakeholders, particularly students and their families. This supplement contributes to that understanding in West Virginia.

## Federal Overview

While student financial aid comes from a combination of federal, state, institutional and private sources, the largest source of aid is the federal government. From 2005-06 to 2010-11, federal aid increased 92 percent from about \$88 billion in 2006-07 to \$169.1 billion in 2010-11.

### Total Federal Student Aid in Constant (2010) Dollars (in millions), 2006-07 and 2010-11

	2006-07	Preliminary 2010-2011	5-Year % Change
<b>Federal Programs</b>			
<b>Grants</b>			
Pell Grants	\$12,817	\$34,762	171%
FSEOG	\$771	\$758	-2%
LEAP	\$64	\$64	-1%
Academic Competitiveness Grants	\$242	\$548	126%
SMART Grants	\$205	\$384	87%
Veterans	\$3,295	\$10,872	230%
Military	\$1,165	\$1,280	10%
Other Grants	\$448	\$398	-11%
<b>Total Federal Grants</b>	<b>\$19,008</b>	<b>\$49,065</b>	<b>158%</b>
<b>Loans</b>			
Perkins Loans	\$1,618	\$971	-40%
Subsidized Stafford	\$25,014	\$39,692	59%
Unsubsidized Stafford	\$24,349	\$46,088	89%
PLUS	\$10,221	\$17,113	67%
Other Loans	\$160	\$131	-19%
<b>Total Federal Loans</b>	<b>\$61,363</b>	<b>\$103,995</b>	<b>69%</b>
Federal Work-Study	\$1,042	\$1,171	12%
Education Tax Benefits	\$6,584	\$14,830	125%
<b>Total Federal Aid</b>	<b>\$87,997</b>	<b>\$169,061</b>	<b>92%</b>

Federal financial aid programs consist of grants, loans, work-study and tax credits. While federal grants grew about \$30 billion over the time period, fueled mainly by increases in Pell Grants and Veterans Administration benefits, federal loans grew by over \$42 billion. While the Federal Work-Study program grew by about \$100 million, education tax benefits grew by over \$8 billion. Equally as important as total dollars, the following table provides data on the number of recipients of select federal programs in 2006-07 and 2010-11 along with awards per student. Programs that saw significant increases in recipients and dollars per recipient over this time period when controlling for inflation were the Pell Grant and the federal education tax benefits. Also, the Academic Competitiveness Grant and SMART Grant, merit-based add-ons to the Pell Grant were created during the time period but discontinued in July of 2011. The most notable decrease at the federal level was the Perkins Loan program that decreased in both number of recipients and aid per recipient.

**Federal Program Recipients (in thousands) and Aid per Recipient in Constant (2010) Dollars, 2006-07 to 2010-11**

	2006-07	Preliminary 2010-11	5-Year Percent Change
<b>Pell Grants</b>			
Recipients (000)	5,165	9,081	76%
Aid Per Recipient (Constant)	\$2,659	\$3,828	44%
<b>Federal SEOG</b>			
Recipients (000)	1,417	1,339	-6%
Aid Per Recipient (Constant)	\$583	\$566	-3%
<b>Academic Competitiveness Grants</b>			
Recipients (000)	-	786	
Aid Per Recipient (Constant)	-	\$697	
<b>SMART Grants</b>			
Recipients (000)	-	150	
Aid Per Recipient (Constant)	-	\$2,560	
<b>Federal Work-Study</b>			
Recipients (000)	695	713	3%
Aid Per Recipient (Constant)	\$1,607	\$1,642	2%
<b>Federal Perkins Loans</b>			
Recipients (000)	725	493	-32%
Aid Per Recipient (Constant)	\$2,390	\$1,969	-18%
<b>Federal Education Tax Benefits</b>			
Recipients (000)	8,373	11,998	43%
Aid Per Recipient (Constant)	\$842	\$1,236	47%

Source: College Board, *Trends in Student Aid 2011*, Author's Calculations

## ***Federal Program Changes***

### ***Grants***

Recently, there have been federal initiatives and legislative changes that will affect current and future grant expenditures. Several rounds of budget negotiations in 2010 and 2011 have resulted in the 2012-13 maximum Pell of \$5,550 being maintained. However, to do this Congress eliminated 2011-12 funding for the year-round Pell Grant program (also known as summer Pell). In 2012-13 Congress limited the number of terms a student could receive Pell to 12 full-time semesters from 18 semesters and eliminated the grandfather clause effective July 1, 2012. Congress also made changes to the needs analysis formula that decreased student eligibility for the Pell Grant. Funding for the Federal Supplemental Educational Opportunity Grant (FSEOG) Program was cut by \$20 million and the Leveraging Education Assistance Partnership (LEAP), which was utilized in West Virginia to subsidize the Higher Education Grant Program, was eliminated. Federal funding for the Robert C. Byrd Scholarship was eliminated as well but carry forward funds and Higher Education Policy Commission HERA funds were used to award returning recipients for a final year in 2011-12. Despite a temporary agreement on deficit reduction at the close of 2012, sequestration looms on the horizon in March of 2013 without a permanent solution; sequestration would apply across the board cuts to federal financial aid programs. The Pell Grant program is protected from sequestration the first year, but would be subject to cuts afterwards as the sequestration process will take 10 years.

### *Loans*

There have also been changes to the loan programs in order to support the Pell Grant. The Subsidized Stafford Loan for graduate students was eliminated; the rebate on origination fees on Stafford and PLUS loans was eliminated; and the subsidy during the grace period for the Subsidized Stafford Loans was temporarily suspended for two years. There was also uncertainty over the interest rate for the Subsidized Stafford Loan. The interest rate on the Subsidized Stafford Loan remains at 3.4 percent until July 1, 2013, when it is scheduled to return to 6.8 percent. The subsidy on the Subsidized Stafford Loan has also been limited to 150 percent of a student's program length.

The main impending changes to the federal loan programs relate to institution cohort default rates (CDR). In the past, the proportion of students entering repayment in a fiscal year who go into default within two years has been utilized. A three-year rate will be published in addition to the two-year rate for students going into repayment during fiscal years 2009 through 2011; and only the three-year rate will be published for cohorts thereafter. Sanctions will be based on the two-year rate for cohorts entering repayment through FY 2010, both rates for FY 2011, and only the three-year rate thereafter. To compensate for the increase in time window analyzed, the CDR threshold for institutions losing loan eligibility has been raised to 30 percent from 25 and the threshold for privileges for low default rates has been raised to 15 percent from 10.

The following table provides dollars disbursed in federal and non-federal loans along with the percentage of total loan volume in 2006-07 and 2010-11. Subsidized Stafford loans have increased in dollar amount and as a share of total loans during this period. Unsubsidized Stafford loans increased greatly in terms of both dollar amount and share of loan volume from \$26 billion in 2006-07 to \$46 billion in 2010-11. PLUS loans for parents of undergraduate students have increased by \$1 billion but decreased in percent of federal loans by 0.6 percentage points to 9.3 in 2010-11. Non-federal loans carry no subsidy and usually have less favorable terms than federal loans. They declined from \$23 billion to \$8 billion, which represents a decline from 26.6 percent to 7 percent share of total loan volume. This was due to a combination of factors: an increase in the annual borrowing limits of federal loans, increased federal regulations on private loans, and the economic recession and federal takeover of federal loans, which caused banks to reduce private loan lending. In the near future, state operated loan programs will have an increasing role in the non-federal loan sector.

#### **Loans in Constant (2010) Dollars (in billions) and Share of Total**

	2006-07	Percent of Total	2010-11	Percent of Total
Subsidized Stafford Loans	\$27	30.3%	\$40	35.5%
Unsubsidized Stafford Loans	\$26	29.5%	\$46	41.2%
Parent PLUS Loans	\$9	9.9%	\$10	9.3%
Grad PLUS Loans	\$2	2.5%	\$7	6.0%
Perkins and Other Federal Loans	\$2	2.2%	\$1	1.0%
Non-federal Loans	\$23	25.6%	\$8	7.0%
<b>Total</b>	<b>\$88</b>	<b>100%</b>	<b>\$111.9</b>	<b>100%</b>

### *Other forms of federal aid*

In other forms of federal aid, work-study awards increased 12 percent, from about \$1 to \$1.2 billion from 2006-07 to 2010-11, and education tax benefits such as the HOPE Tax Credit, the Lifelong Learning Credit, and tax deductions for educational expenses increased 125 percent from \$6.6 billion to \$14.8 billion. The major increase in tax subsidies was due to the American Opportunity Tax Credit (AOTC) in 2009. As a part of the American Reinvestment and Recovery Act (a.k.a., the stimulus bill), the AOTC has been a temporary replacement for the Hope Tax Credit for the 2009 and 2010 tax years and has been renewed for the 2011 and 2012 tax years. The credit is more generous than the Hope Tax Credit, covers the first four years of undergraduate study, is available to students with modified adjusted gross income up to \$90,000 (\$180,000 for married couples filing jointly), and up to \$1,000 of the credit can be refunded if the credit exceeds the amount of tax owed.



For the average family, this increase resulted in a net tax credit of \$1,329 in 2009, a \$323 increase from the previous year. AOTC benefited eligible families at the lowest and highest income ranges. Tax credits increased by 147 percent (\$416-\$1,028) for those earning \$25,000 or less. Families earning \$100,000 to \$180,000 saw a 175 percent (\$646-\$1,773) increase. However, families with earnings between \$25,000 and \$100,000 gained only a 24.2 percent increase over the same period. Middle-income families received 77 percent of the total tax savings in 2008, as opposed to only 56 percent in 2009. Average awards increased for middle income families, but the most dramatic growth and savings occurred where eligibility was increased by AOTC.

Taxpayers also benefit from the use of federally approved, state-sponsored 529 college savings and prepaid tuition plans that accumulate tax-free and, if used for postsecondary education expenses, can be redeemed tax-free. Total assets in both 529 prepaid and savings plans grew from \$118.2 billion in 2006 to \$169.5 billion in 2011 (in constant 2011 dollars). The state of Florida accounts for 43 percent of total prepaid tuition plan assets and Virginia has the largest 529 savings plan with 21 percent of all assets in the nation.

### *Federal Aid by Institution Sector*

The table below compares the amount of federal financial aid funds that went to different types of institutions in 2009-10 with what share of students in the nation that sector enrolled. Public two-year institutions enrolled 27 percent of students and received 32 percent of Pell Grant funds but only 10 percent of subsidized Stafford loans, 8 percent of unsubsidized Stafford loans, and less than 1 percent of PLUS loans. These institutions tend to enroll lower income, part-time, students, as evidenced by their larger share of Pell Grants, but due to these institutions having lower tuition and fees, and low-income students often being loan averse, two-year students have low proportions of loan funds. Public four-year institutions enrolled 40 percent of students and received 30 percent of Pell Grants and between 35 and 37 percent of the different types of loans. Private non-for-profit institutions enrolled 20 percent of students but received only 13 percent of Pell Grant funds. These institutions accounted for 29 percent of all Stafford loans and 53 percent of all PLUS loans. Students at private non-profits are less likely to be low-income and receive a Pell; but due to the higher cost of these institutions, borrowers have higher loan values. Finally, the for-profit sector grew to 12 percent of students and accounted for 25 percent of Pell Grants, 25 percent of subsidized loans, and 28 percent of unsubsidized loans. The fact that these institutions enroll a large number of lower income students and also have high tuition costs contribute to their disproportionate share of federal aid funds.

#### **Distribution of Federal Aid Funds and Enrollment by Sector 2009-10**

	Public Two-Year	Public Four-Year	Private Not-for-Profit Institutions	For-Profit
<b>Enrollment Distribution</b>	<b>27%</b>	<b>40%</b>	<b>20%</b>	<b>12%</b>
Pell Grants	32%	30%	13%	25%
Subsidized Stafford Loans	10%	37%	28%	25%
Unsubsidized Stafford Loans	8%	35%	29%	28%
PLUS Loans	<1%	35%	53%	11%

## FEDERAL GRANT PROGRAMS

### Pell Grant Recipients and Dollars by Institution and Sector

#### HIGHLIGHTS:

- From 2006-07 to 2010-11, the number of Pell grant recipients in West Virginia increased from 36,016 recipients to 66,420 recipients.
- Although all sectors experienced steady increases in Pell student enrollment and awards, the two-year public and the for-profit sectors saw the most significant increases. The two-year public colleges saw Pell enrollment increase by 109 percent, while the for-profit sector grew by 278 percent.
- From 2006-07 to 2010-11, the amount West Virginia students received in federal Pell grant funds grew from \$92.4 million to \$251 million.
- Public four-year institutions received the largest share of all Pell Grant dollars during this period.

#### ABOUT THIS MEASURE:

The Pell program distributes need-based grants to low-income undergraduate students who meet a series of financial and academic qualifications. The following tables detail the number of Pell Grant recipients and Pell Grant dollars dispersed from 2006-07 to 2010-11.

#### Pell Grant Recipients by Institution and Sector 2006-07 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year Public Institutions</b>	<b>17,941</b>	<b>18,286</b>	<b>18,198</b>	<b>20,605</b>	<b>23,413</b>
Bluefield State College	1,070	1,111	1,121	1,299	1,372
Concord University	1,116	1,055	1,135	1,263	1,412
Fairmont State University	2,843	2,835	2,879	2,201	2,499
Glenville State College	681	685	696	816	910
Marshall University	3,125	3,316	3,210	3,922	4,602
Potomac State College of WVU	1		1	*	*
Shepherd University	860	920	964	1,253	1,463
West Liberty University	829	900	913	1,094	1,241
West Virginia State University	1,564	1,532	1,437	1,646	1,637
West Virginia University	5,115	5,450	5,407	7,111	8,277
WVU Institute of Technology	737	482	435	*	*
<b>WV Two-Year Public Institutions</b>	<b>7,525</b>	<b>8,429</b>	<b>8,942</b>	<b>13,814</b>	<b>15,704</b>
Blue Ridge Community and Technical College	319	401	560	1,085	1,435
Bridgemont Community and Technical College		334	308	326	372
Eastern WV Community and Technical College				313	422
Kanawha Valley Community and Technical College	916	1,023	1,054	1,201	1,228
Mountwest Community and Technical College	832	922	1,089	1,409	1,595
New River Community and Technical College	932	1,166	1,327	2,031	2,091
Pierpont Community and Technical College				1,599	1,943
Southern WV Community and Technical College	1,229	1,242	1,251	1,168	1,262
WV Northern Community College	1,634	1,599	1,586	2,218	2,509
WVU at Parkersburg	1,663	1,742	1,767	2,464	2,847
<b>WV Public Career and Technical Centers</b>	<b>1,015</b>	<b>898</b>	<b>877</b>	<b>1,188</b>	<b>1,378</b>
Academy of Careers and Technology	129	117	117	153	142
Benjamin Franklin Career and Technical Center	82	51	63	91	91
Cabell County Career Technology Center	79	82	59	117	144
Carver Career and Technical Education Center	148	140	115	148	159

	2006-07	2007-08	2008-09	2009-10	2010-11
Fayette Institute of Technology	34	28	22	54	48
Fred W. Eberle Technical Center	50	39	50	94	97
Garnet Career Center	183	167	138	183	210
James Rumsey Technical Institute	39	33	39	62	89
John D. Rockefeller IV Career Center	10	9	8	16	13
Mercer County Technical Education Center	46	46	63	51	66
Mineral County Vocational Technical Center	17	20	29	31	31
Monongalia County Technical Education Center	64	41	48	59	67
Putnam Career and Technical Center	22	25	19	23	41
Ralph R. Willis Career and Technical Center	11	14	12	14	20
Roane Jackson Technical Center	33	41	38	45	82
South Branch Career and Technical Center	10	11	15	13	20
United Technical Center	17	14	22	20	16
West Virginia Career and Technical Institute	20				
Wood County Technical Center	21	20	20	14	42
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>4,293</b>	<b>4,644</b>	<b>4,477</b>	<b>5,941</b>	<b>6,473</b>
Alderson-Broadbush College	315	313	268	308	311
Appalachian Bible College	121	123	113	143	153
Bethany College	263	290	317	413	437
Davis & Elkins College	263	270	255	311	393
Mountain State University	2,155	2,382	2,367	3,378	3,667
Ohio Valley University	211	235	189	220	235
University of Charleston	365	372	368	397	435
West Virginia Wesleyan College	283	331	337	451	488
Wheeling Jesuit University	317	328	263	320	354
<b>WV Non-Profit Institutions (Professional/Less than Four-Year)</b>	<b>134</b>	<b>116</b>	<b>118</b>	<b>157</b>	<b>150</b>
B. M. Spurr School Of Practical Nursing	13	11	14	10	9
Human Resource Development & Employment-Stanley Technical Institute	27	18	34	30	29
North Central (WV) Opportunities Industrialization Center	84	78	63	111	105
West Virginia University Hospitals	10	9	7	6	7
<b>WV For-Profit Institutions</b>	<b>5,108</b>	<b>6,273</b>	<b>8,363</b>	<b>13,061</b>	<b>19,302</b>
American Public University System	411	1,075	2,085	4,866	11,844
Beckley Beauty Academy	35	31	43	65	39
Charleston School of Beauty Culture	98	77	80	107	121
Clarksburg Beauty Academy	119	108	119	120	100
Everest Institute	1,620	2,156	2,966	3,965	2,827
Huntington Junior College of Business	995	1,016	1,152	1,259	1,371
Huntington School of Beauty Culture	66	63	81	87	110
International Beauty School	64	62	69	126	149
Meredith Manor International Equestrian Centre	32	36	42	50	63
Morgantown Beauty College	65	39	50	70	68
Mountain State College	139	140	158	173	215
Mountain State School of Massage	15	23	16	38	18
Mountaineer Beauty College	52	49	50	35	54
Salem International University	148	231	287	570	656

**Pell Grant Recipients by Institution and Sector 2006-07 to 2010-11** Continued

	2006-07	2007-08	2008-09	2009-10	2010-11
Scott College of Cosmetology	44	37	43	43	54
Valley College**	202	173	167	234	202
West Virginia Business College	155	137	144	214	241
West Virginia Junior College**	848	820	811	1,039	1,170
<b>Total</b>	<b>36,016</b>	<b>38,646</b>	<b>40,975</b>	<b>54,766</b>	<b>66,420</b>

\* Data reported as part of West Virginia University

\*\*Includes all institution campuses

**Pell Grant Dollars by Institution and Sector 2006-07 to 2010-11**

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year Public Institutions</b>	<b>\$48,004,062</b>	<b>\$51,997,803</b>	<b>\$59,193,425</b>	<b>\$82,632,715</b>	<b>\$96,454,456</b>
Bluefield State College	\$2,939,924	\$3,307,320	\$3,739,196	\$5,305,367	\$5,695,562
Concord University	\$3,010,334	\$3,072,862	\$3,819,221	\$5,242,527	\$5,956,033
Fairmont State University	\$7,631,041	\$7,997,297	\$9,396,710	\$8,696,748	\$10,199,806
Glenville State College	\$1,890,356	\$2,071,595	\$2,347,617	\$3,283,256	\$3,774,074
Marshall University	\$8,372,864	\$9,480,225	\$10,400,509	\$15,808,321	\$20,219,023
Potomac State College of WVU	\$810		\$2,366	*	*
Shepherd University	\$2,151,436	\$2,493,229	\$3,105,200	\$4,812,477	\$5,601,120
West Liberty University	\$2,213,583	\$2,564,774	\$3,040,880	\$4,337,322	\$5,017,359
West Virginia State University	\$4,236,139	\$4,325,793	\$4,615,914	\$6,317,483	\$6,407,321
West Virginia University	\$13,507,429	\$15,244,555	\$17,324,903	\$28,829,214	\$33,584,158
WVU Institute of Technology	\$2,050,146	\$1,440,153	\$1,400,908	*	*
<b>WV Two-Year Public Institutions</b>	<b>\$19,036,066</b>	<b>\$22,551,305</b>	<b>\$26,944,284</b>	<b>\$51,406,118</b>	<b>\$58,987,647</b>
Blue Ridge Community and Technical College	\$686,280	\$957,034	\$1,437,825	\$3,719,581	\$5,066,894
Bridgemont Community and Technical College		\$926,767	\$955,810	\$1,187,619	\$1,331,651
Eastern WV Community and Technical College				\$1,002,043	\$1,457,627
Kanawha Valley Community and Technical College	\$2,256,949	\$2,672,569	\$3,166,217	\$4,180,035	\$4,195,877
Mountwest Community and Technical College	\$2,095,234	\$2,508,573	\$3,228,856	\$5,027,999	\$5,887,302
New River Community and Technical College	\$2,329,030	\$3,205,226	\$4,072,723	\$7,807,409	\$8,053,848
Pierpont Community and Technical College`	\$5,97	9,233	\$	7,33	4,989
Southern WV Community and Technical College	\$3,096,407	\$3,332,517	\$3,777,115	\$4,382,092	\$4,944,499
WV Northern Community College	\$4,107,902	\$4,118,740	\$4,780,319	\$8,045,292	\$8,708,805
WVU at Parkersburg	\$4,464,264	\$4,829,879	\$5,525,419	\$10,074,815	\$12,006,155
<b>WV Public Career and Technical Centers</b>	<b>\$2,635,883</b>	<b>\$2,464,602</b>	<b>\$2,772,100</b>	<b>\$4,947,713</b>	<b>\$6,074,828</b>
Academy Of Careers and Technology	\$263,548	\$239,315	\$283,457	\$454,697	\$594,520
Benjamin Franklin Career and Technical Center	\$227,742	\$140,122	\$192,672	\$417,915	\$473,330
Cabell County Career Technology Center	\$190,669	\$214,200	\$179,560	\$434,128	\$488,382
Carver Career and Technical Education Center	\$389,009	\$426,990	\$358,934	\$631,573	\$710,826
Fayette Institute Of Technology	\$92,200	\$84,032	\$72,402	\$182,380	\$198,120
Fred W. Eberle Technical Center	\$123,823	\$110,087	\$154,980	\$357,507	\$398,958
Garnet Career Center	\$439,035	\$412,498	\$445,397	\$797,733	\$909,562
James Rumsey Technical Institute	\$115,614	\$94,452	\$142,687	\$319,248	\$532,166
John D. Rockefeller IV Career Center	\$28,475	\$25,359	\$29,968	\$57,713	\$55,083
Mercer County Technical Education Center	\$155,576	\$167,440	\$233,105	\$249,156	\$314,634
Mineral County Vocational Technical Center	\$39,605	\$60,559	\$93,292	\$115,765	\$133,463

	2006-07	2007-08	2008-09	2009-10	2010-11
Monongalia County Technical Education Center	\$187,396	\$114,658	\$159,279	\$269,585	\$343,810
Putnam Career and Technical Center	\$55,130	\$54,058	\$51,191	\$102,310	\$174,745
Ralph R. Willis Career and Technical Center	\$34,450	\$50,320	\$43,645	\$68,100	\$83,941
Roane Jackson Technical Center	\$99,525	\$128,277	\$134,916	\$228,113	\$326,130
South Branch Career and Technical Center	\$26,784	\$26,454	\$35,123	\$38,538	\$60,880
United Technical Center	\$49,795	\$46,769	\$81,838	\$115,588	\$101,195
West Virginia Career and Technical Institute	\$45,106				
Wood County Technical Center	\$72,401	\$69,012	\$79,655	\$107,664	\$175,083
WV Four-Year Independent, Non-Profit Institutions	\$10,834,869	\$12,453,450	\$13,398,540	\$22,043,219	\$25,329,347
Alderson-Broaddus College	\$866,602	\$902,616	\$849,066	\$1,239,801	\$1,250,509
Appalachian Bible College	\$323,972	\$367,569	\$405,041	\$557,725	\$569,376
Bethany College	\$646,396	\$769,704	\$979,021	\$1,601,929	\$1,760,991
Davis & Elkins College	\$729,167	\$811,583	\$866,569	\$1,224,460	\$1,494,730
Mountain State University	\$5,146,749	\$6,045,098	\$6,587,360	\$12,120,392	\$14,376,537
Ohio Valley University	\$545,998	\$647,849	\$570,606	\$820,559	\$902,769
University of Charleston	\$1,046,823	\$1,090,546	\$1,291,018	\$1,618,397	\$1,786,498
West Virginia Wesleyan College	\$750,371	\$974,212	\$1,112,128	\$1,711,618	\$1,874,826
Wheeling Jesuit University	\$778,792	\$844,272	\$737,732	\$1,148,339	\$1,313,111
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$325,114	\$287,852	\$364,248	\$549,153	\$532,704
B. M. Spurr School of Practical Nursing	\$42,662	\$39,610	\$44,145	\$57,250	\$45,825
Human Resource Development and Employment-Stanley Technical Institute	\$72,175	\$50,143	\$118,176	\$111,064	\$124,301
North Central (W) Opportunities Industrialization Center	\$180,677	\$172,514	\$177,352	\$360,439	\$338,802
West Virginia University Hospitals	\$29,600	\$25,585	\$24,576	\$20,400	\$23,776
WV For-Profit Institutions	\$11,598,041	\$15,393,872	\$22,897,390	\$44,443,786	\$63,607,356
American Public University System	\$667,907	\$2,254,191	\$4,783,244	\$14,196,995	\$34,164,543
Beckley Beauty Academy	\$80,650	\$101,805	\$156,248	\$279,325	\$165,575
Charleston School of Beauty Culture	\$280,040	\$200,089	\$224,620	\$385,892	\$543,718
Clarksburg Beauty Academy	\$276,469	\$285,721	\$343,752	\$494,103	\$419,908
Everest Institute	\$3,410,378	\$4,817,885	\$8,098,338	\$13,806,565	\$9,805,380
Huntington Junior College of Business	\$2,372,865	\$2,861,431	\$3,616,990	\$4,755,310	\$5,892,800
Huntington School Of Beauty Culture	\$173,941	\$195,428	\$257,090	\$391,379	\$461,392
International Beauty School	\$151,772	\$193,230	\$219,432	\$455,030	\$553,172
Meredith Manor International Equestrian Centre	\$82,292	\$107,992	\$132,707	\$229,508	\$226,389
Morgantown Beauty College	\$145,640	\$101,786	\$156,946	\$318,144	\$352,390
Mountain State College	\$367,861	\$394,245	\$515,429	\$854,833	\$1,044,896
Mountain State School Of Massage	\$38,582	\$71,429	\$44,608	\$91,117	\$58,762
Mountaineer Beauty College	\$139,732	\$136,878	\$174,760	\$136,818	\$198,838
Salem International University	\$357,444	\$659,655	\$944,396	\$2,394,466	\$2,876,478
Scott College of Cosmetology	\$103,178	\$105,110	\$142,754	\$153,857	\$224,991
Valley College**	\$462,549	\$411,929	\$448,922	\$745,447	\$687,019
West Virginia Business College	\$381,615	\$350,391	\$376,234	\$839,914	\$1,005,089
West Virginia Junior College**	\$2,105,126	\$2,144,677	\$2,260,921	\$3,915,082	\$4,926,016
<b>Total</b>	<b>\$92,434,035</b>	<b>\$105,148,884</b>	<b>\$125,569,986</b>	<b>\$206,022,703</b>	<b>\$250,986,338</b>

\* Data reported as part of West Virginia University

\*\*Includes all institution campuses

## Pell Grant Recipients as a Percentage of Unduplicated Academic Year Headcount Enrollment at Public Institutions

### HIGHLIGHTS:

- The percentage of students receiving Pell Grants has increased over the five-year period from 27.7 percent in 2006-07 to 37.6 percent in 2010-11.
- In 2010-11, 35.6 percent of students enrolled at four-year public institutions received a Pell Grant; this represents an 8.8 percentage point increase from the 2006-07 rate of 26.8 percent. The institution with the highest proportion of Pell Grant recipients in 2010-11 was Bluefield State College (52.2%).
- The proportion of undergraduate students receiving a Pell Grant at public two-year institutions increased from 29.5 to 41 percent between 2006-07 and 2010-11. New River Community and Technical College had the highest proportion of students that received a Pell Grant (48.8%).

### ABOUT THIS MEASURE:

This measure provides the number of Pell Grant recipients as a percentage of the unduplicated academic year (summer, fall, and spring) headcount enrollment at public institutions.

### Pell Grant Recipients as a Percentage of Unduplicated Academic Year Headcount Enrollment at Public Institutions, 2006-07 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year Public Institutions</b>	<b>26.8%</b>	<b>27.8%</b>	<b>27.4%</b>	<b>31.5%</b>	<b>35.6%</b>
Bluefield State College	45.8%	48.1%	47.0%	48.4%	52.2%
Concord University	33.8%	33.3%	35.5%	39.8%	44.2%
Fairmont State University	35.8%	36.2%	35.8%	43.6%	48.7%
Glenville State College	41.8%	40.5%	41.0%	37.2%	40.0%
Marshall University	27.1%	29.2%	29.3%	34.6%	39.2%
Potomac State College of WVU	30.2%	30.4%	32.2%	40.1%	46.0%
Shepherd University	18.5%	19.5%	19.6%	24.4%	28.8%
West Liberty University	33.1%	34.1%	33.2%	38.5%	41.7%
West Virginia State University	35.4%	37.2%	36.7%	32.4%	41.0%
West Virginia University	20.0%	20.9%	19.8%	23.4%	26.6%
WVU Institute of Technology	24.0%	28.3%	30.9%	36.2%	39.5%
<b>WV Two-Year Public institutions</b>	<b>29.5%</b>	<b>31.2%</b>	<b>32.0%</b>	<b>36.6%</b>	<b>41.0%</b>
Blue Ridge Community and Technical College	11.8%	12.0%	14.4%	22.3%	26.5%
Bridgemont Community and Technical College	15.8%	35.0%	30.7%	28.4%	31.3%
Eastern WV Community and Technical College	15.6%	20.7%	25.0%	33.9%	45.7%
Kanawha Valley Community and Technical College	40.8%	47.3%	46.4%	35.4%	46.3%
Mountwest Community and Technical College	24.9%	28.6%	30.3%	33.0%	36.0%
New River Community and Technical College	34.6%	35.4%	36.1%	49.1%	48.8%
Pierpont Community and Technical College	30.6%	31.3%	33.1%	41.8%	47.3%
Southern WV Community and Technical College	34.5%	36.7%	32.8%	35.4%	40.2%
WV Northern Community College	37.5%	30.0%	34.1%	35.4%	40.5%
WVU at Parkersburg	28.6%	33.9%	34.6%	42.8%	47.9%
<b>Total</b>	<b>27.7%</b>	<b>28.9%</b>	<b>28.9%</b>	<b>33.3%</b>	<b>37.6%</b>



## One-Year Retention Rates for First-Time, Full-Time Freshman Pell Recipients by Institution

### HIGHLIGHTS:

- One-year retention rates for students receiving a Pell Grant fell slightly from 58.2 percent in the fall of 2006 to 56.8 percent in the fall of 2010.
- At four-year public institutions, one-year retention rates for Pell recipients remained relatively stable throughout the five-year period, ending at 62.8 percent in the fall of 2010. West Virginia University had the highest proportion of 2010 Pell Grant recipients retained at 73.7 percent.
- One year retention rates at two-year public institutions decreased over the five-year period from 51.7 in 2006 to 47.7 percent in 2010. Blue Ridge Community and Technical College had the highest proportion of 2010 Pell Grant recipients retained at 55.3 percent.

### ABOUT THIS MEASURE:

This measure provides the percentage of first-time, full-time freshman Pell recipients in the indicated year who return the subsequent fall semester.

### One-Year Retention Rates for First-Time, Full-Time Freshman Pell Recipients, Fall 2006 to Fall 2010

	2006	2007	2008	2009	2010
<b>WV Four-Year Public Institutions</b>	<b>62.0%</b>	<b>62.4%</b>	<b>63.2%</b>	<b>63.6%</b>	<b>62.8%</b>
Bluefield State College	53.9%	55.6%	53.4%	56.2%	54.3%
Concord University	55.7%	57.5%	58.5%	60.4%	54.8%
Fairmont State University	62.2%	58.9%	59.6%	59.6%	60.2%
Glenville State College	53.8%	54.5%	46.6%	55.0%	57.8%
Marshall University	65.5%	65.8%	63.5%	63.1%	64.0%
Potomac State College of WVU	42.3%	39.7%	54.3%	50.0%	43.8%
Shepherd University	57.9%	60.2%	61.0%	70.7%	67.8%
West Liberty University	55.0%	62.4%	58.5%	70.1%	59.4%
West Virginia State University	47.6%	50.3%	54.2%	47.8%	55.1%
West Virginia University	74.0%	75.4%	76.3%	76.5%	73.7%
WVU Institute of Technology	51.3%	47.1%	52.8%	36.2%	44.6%
<b>WV Two-Year Public Institutions</b>	<b>51.7%</b>	<b>49.3%</b>	<b>52.3%</b>	<b>51.3%</b>	<b>47.7%</b>
Blue Ridge Community and Technical College	58.2%	53.8%	53.9%	61.9%	55.3%
Bridgemont Community and Technical College	73.1%	38.3%	54.3%	43.8%	44.4%
Eastern WV Community and Technical College	40.6%	62.1%	59.3%	54.4%	50.6%
Kanawha Valley Community and Technical College	47.3%	49.2%	39.5%	50.7%	45.8%
Mountwest Community and Technical College	43.8%	43.9%	44.6%	36.1%	43.3%
New River Community and Technical College	56.9%	53.7%	53.3%	53.8%	50.3%
Pierpont Community and Technical College	50.8%	47.0%	51.7%	46.5%	44.9%
Southern WV Community and Technical College	54.3%	46.2%	55.8%	55.6%	45.3%
WV Northern Community College	48.0%	53.9%	54.1%	53.9%	48.8%
WVU at Parkersburg	56.3%	52.3%	60.4%	53.3%	49.0%
<b>Total</b>	<b>58.2%</b>	<b>57.3%</b>	<b>59.1%</b>	<b>58.7%</b>	<b>56.8%</b>

## Two-, Three-, and Four-Year Graduation Rates for First-Time, Full-Time Freshman Certificate and Associate's Degree-Seeking Pell Grant Recipients by Institution

### HIGHLIGHTS:

- The proportion of first-time, full-time Pell recipients in the 2005-06 cohort of certificate and associate's degree seekers who graduated within two years from a West Virginia public institution was 3.8 percent; this was 1.8 percentage points lower than the rate for all students (5.6%). At public four-year institutions the rate was 14 percent, 4.6 percent lower than the rate for all students (18.6%). The public two-year institution graduation rate was 1.3 percentage points lower for Pell recipients (2.5%) than for all students (3.8%).
- 9.7 percent of first-time, full-time Pell recipients graduated within three years from a West Virginia public institution; this was 2.9 percentage points lower than the rate for all students (12.6%). At four-year public institutions, the rate for Pell recipients (23%) was 4.8 percentage points lower than that of all students (27.8%). The three-year Pell recipient certificate and associate's degree graduation rate at public two-year institutions was 8 percent, 2.4 percentage points lower than for all students (10.4%).
- The four-year Pell recipient graduation rate at all public institutions was 15 percent, which is 3.3 percentage points lower than the rate for all students. The rate at four-year public institutions was 26 percent for Pell recipients and 31.4 percent for all students. At public two-year institutions, 13.7 percent of Pell recipients at two-year institutions graduated within four years, a rate 2.7 percentage points lower than all students.

### ABOUT THIS MEASURE:

This measure provides the proportion of first-time, full-time students seeking a certificate or associate's degree in the fall semester at public institutions who graduate with any credential within two, three, or four years.

## Two-, Three-, and Four-Year Graduation Rates for First-Time, Full-Time Freshman Certificate and Associate's Degree-Seeking Pell Grant Recipients by Institution, Fall 2005 Cohort

	Initial Cohort		Within Two Years		Within Three Years		Within Four Years	
	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients
WV Four-Year Public Institutions	528	235	18.6%	14.0%	27.8%	23.0%	31.4%	26.0%
Bluefield State College	8	3	DS	DS	DS	DS	DS	DS
Fairmont State University	22	10	36.4%	10.0%	40.9%	20.0%	45.5%	30.0%
Glenville State College	26	15	3.8%	6.7%	7.7%	6.7%	23.1%	20.0%
Marshall University	4	0	DS	DS	DS	DS	DS	DS
Potomac State College of WVU	457	202	17.9%	14.4%	27.4%	23.3%	30.4%	25.2%
West Liberty University	11	5	18.2%	0.0%	36.4%	20.0%	36.4%	20.0%
WV Two-Year Public institutions	3,718	1,915	3.8%	2.5%	10.4%	8.0%	16.4%	13.7%
Blue Ridge Community and Technical College	210	75	15.7%	10.7%	25.2%	25.3%	30.5%	32.0%
Bridgemont Community and Technical College	152	77	5.9%	2.6%	15.1%	7.8%	23.0%	15.6%
Eastern WV Community and Technical College	74	34	1.4%	0.0%	2.7%	0.0%	8.1%	8.8%
Kanawha Valley Community and Technical College	337	158	2.1%	1.3%	10.1%	7.0%	14.2%	12.0%
Mountwest Community and Technical College	467	219	2.6%	1.8%	8.1%	5.9%	14.1%	12.3%
New River Community and Technical College	360	197	5.3%	5.1%	13.3%	11.2%	18.1%	14.2%



Initial Cohort	Within Two Years		Within Three Years		Within Four Years		All	
	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients	Students	Pell Recipients
Pierpont Community and Technical College	535	255	2.6%	1.2%	8.0%	5.1%	12.7%	7.8%
Southern WV Community and Technical College	501	306	2.0%	1.0%	7.8%	6.2%	16.8%	15.4%
WV Northern Community College	443	283	4.7%	4.6%	12.4%	10.6%	16.7%	14.1%
WVU at Parkersburg	639	311	2.3%	1.0%	8.3%	6.8%	15.5%	13.5%
<b>Total</b>	<b>4,246</b>	<b>2,150</b>	<b>5.6%</b>	<b>3.8%</b>	<b>12.6%</b>	<b>9.7%</b>	<b>18.3%</b>	<b>15.0%*</b>

Note: DS indicates that the data was suppressed to protect student privacy due to a small number of students in the cohort.

### Four-, Five-, and Six-Year Graduation Rates for First-Time, Full-Time Bachelor's Degree-Seeking Freshman Pell Grant Recipients, Compared to All Students by Institution

#### HIGHLIGHTS:

- The proportion of first-time, full-time Pell recipients in the 2005-06 cohort graduating within four years from four-year public institutions was 15.2 percent; this was 6.8 percentage points lower than the rate for all students. The four-year Pell recipient graduation rate at West Virginia University was 21.3 percent, the highest among all four-year public institutions.
- Five-year graduation rates at four-year public institutions for First-Time, Full-Time Pell recipients was 30.5 percent, which is 10.4 percentage points lower than the 40.9 percent for all students. The institution with the highest five-year graduation rate for Pell grant recipients was West Virginia University (40.9%).
- 37.4 percent of Pell recipients graduated within six years from four-year public institutions. The rate for all students was 47.8 percent. Again, West Virginia University had the highest six-year graduation for Pell Grant recipients at 48.9 percent.

#### ABOUT THIS MEASURE:

This measure provides the proportion of first-time, full-time students in the fall semester at public four-year institutions that graduate with a Bachelor's degree within four, five, and six years.

### Four-, Five-, and Six-Year Bachelor's and Above Graduation Rates of First-Time, Full-Time Freshman Pell Grant Recipients at Public Four-Year Institutions, Fall 2005 Cohort

	Initial Cohort		Within Four Years		Within Five Years		Within Six Years	
	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients
Bluefield State College	248	135	11.7%	7.4%	19.4%	14.8%	22.2%	17.8%
Concord University	654	268	16.7%	11.9%	30.9%	24.6%	37.2%	29.1%
Fairmont State University	646	232	15.3%	12.9%	29.4%	23.7%	36.2%	28.0%
Glenville State College	278	161	17.3%	11.2%	27.0%	21.1%	32.7%	26.1%
Marshall University	1,711	566	18.6%	12.9%	38.7%	28.8%	45.9%	36.7%
Shepherd University	675	143	19.1%	14.7%	37.9%	33.6%	46.7%	44.1%
West Liberty University	309	130	23.3%	19.2%	39.5%	33.8%	46.9%	41.5%
West Virginia State University	363	159	4.7%	3.8%	13.8%	11.3%	19.8%	15.7%
West Virginia University	4,561	922	28.0%	21.3%	50.0%	40.9%	56.7%	48.9%
WVU Institute of Technology	177	56	13.0%	17.9%	32.2%	39.3%	42.4%	48.2%
<b>Total</b>	<b>9,622</b>	<b>2,778</b>	<b>22.0%</b>	<b>15.2%</b>	<b>40.9%</b>	<b>30.5%</b>	<b>47.8%</b>	<b>37.4%</b>

## Federal Supplemental Education Opportunity Grant (FSEOG) Recipients and Dollars by Institution and Sector

### HIGHLIGHTS:

- From 2006 to 2011, total FSEOG recipients increased 9.6 percent from 8,139 to 8,919.
- During the same time period, federal grant allocations for this program increased by only 0.9 percent from \$6.7 million to \$6.8 million.

### ABOUT THIS MEASURE:

The Federal Supplemental Education Opportunity Grant program is designed to help low-income students with exceptional financial need. Unlike the Pell Grant program, FSEOG funding is awarded to students with the lowest expected family contribution who will also receive Pell Grants in that award year. Student awards range from \$100 to \$4,000 based on need. The following tables detail the number of students receiving FSEOG and the amount of grant funds distributed to each institution, by sector.

### Federal Supplemental Education Opportunity Grant Recipients by Institution and Sector 2006-2007 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year Public Institutions</b>	<b>3,216</b>	<b>3,031</b>	<b>3,386</b>	<b>3,037</b>	<b>3,369</b>
Bluefield State College	193	124	68	82	87
Concord University	286	267	259	286	364
Fairmont State University	208	210	348	149	259
Glenville State College	208	198	163	158	146
Marshall University	563	438	636	759	706
Shepherd University	145	153	218	156	145
West Liberty University	155	183	132	123	115
West Virginia State University	416	383	452	415	418
West Virginia University*	889	925	973	909	1,129
WVU Institute of Technology	153	150	137		
<b>WV Two-Year Public Institutions</b>	<b>428</b>	<b>926</b>	<b>1,165</b>	<b>1,131</b>	<b>1,247</b>
Blue Ridge Community and Technical College	93	105	116	129	186
Bridgemont Community and Technical College			84	80	55
Kanawha Valley Community and Technical College		176	194	180	131
Marshall Community and Technical College		144	189	263	178
New River Community and Technical College		60	62	84	126
Pierpont Community and Technical College					253
Southern WV Community and Technical College	99	134	135	86	90
WV Northern Community College	130	129	201	115	115
WVU at Parkersburg	106	178	184	194	113
<b>WV Public Career and Technical Centers</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
West Virginia Career and Technical Institute	7				
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>2,774</b>	<b>3,099</b>	<b>2,215</b>	<b>2,376</b>	<b>2,446</b>
Alderson-Broaddus College	233	263	260	302	230
Appalachian Bible College	26	32	31	26	25
Bethany College	251	217	224	360	337
Davis & Elkins College	186	198	207	171	360
Mountain State University	1,682	1,887	989	1,006	974
Ohio Valley University	53	51	70	60	72
University of Charleston	89	128	113	106	155

	2006-07	2007-08	2008-09	2009-10	2010-11
West Virginia Wesleyan College	127	178	173	187	148
Wheeling Jesuit University	127	145	148	158	145
WV For-Profit Institutions	1,714	1,961	1,946	2,413	1,857
Everest Institute	699	884	824	999	510
Huntington Junior College of Business	108	107	173	131	99
Huntington School of Beauty Culture	42	29	34	47	50
International Beauty School	16	14	20	4	23
Mountain State College	117	123	119	81	137
Salem International University	149	190	197	283	178
West Virginia Business College	11	64	11	178	190
West Virginia Junior College**	572	550	568	690	670
<b>Total</b>	<b>8,139</b>	<b>9,017</b>	<b>8,712</b>	<b>8,957</b>	<b>8,919</b>

\* Includes Potomac State College of WVU and, beginning in 2009-10, WVU Institute of Technology

\*\*Includes all institution campuses

#### Federal Supplemental Education Opportunity Grant Dollars by Institution and Sector 2006-2007 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
WV Four-Year Public Institutions	\$3,500,532	\$3,192,003	\$4,131,269	\$3,177,329	\$3,438,445
Bluefield State College	\$134,121	\$122,367	\$73,511	\$89,109	\$90,031
Concord University	\$178,087	\$162,908	\$195,072	\$141,677	\$187,642
Fairmont State University	\$211,705	\$233,563	\$324,644	\$134,674	\$223,008
Glenville State College	\$112,202	\$112,202	\$112,202	\$112,202	\$112,202
Marshall University	\$546,762	\$438,288	\$732,573	\$525,916	\$546,427
Shepherd University	\$115,583	\$125,370	\$175,170	\$125,159	\$116,831
West Liberty University	\$258,822	\$258,549	\$258,860	\$256,066	\$259,112
West Virginia State University	\$265,518	\$224,466	\$241,870	\$233,082	\$255,973
West Virginia University*	\$1,496,471	\$1,344,231	\$1,847,647	\$1,559,444	\$1,647,219
WVU Institute of Technology	\$181,261	\$170,059	\$169,720		
WV Two-Year Public Institutions	\$271,246	\$612,236	\$759,748	\$631,347	\$811,369
Blue Ridge Community and Technical College	\$78,014	\$97,486	\$98,452	\$88,452	\$88,452
Bridgemont Community and Technical College			\$45,697	\$44,933	\$33,400
Kanawha Valley Community and Technical College		\$107,540	\$105,078	\$100,206	\$92,816
Marshall Community and Technical College		\$144,777	\$177,896	\$125,460	\$143,079
New River Community and Technical College		\$58,117	\$75,325	\$69,938	\$79,075
Pierpont Community and Technical College					\$190,921
Southern WV Community and Technical College	\$69,476	\$73,001	\$98,924	\$70,618	\$64,173
WV Northern Community College	\$58,362	\$62,531	\$88,925	\$58,758	\$54,371
WVU at Parkersburg	\$65,394	\$68,784	\$69,451	\$72,982	\$65,082
WV Public Career and Technical Centers	\$20,212	\$0	\$0	\$0	\$0
West Virginia Career and Technical Institute	\$20,212				
WV Four-Year Independent, Non-Profit Institutions	\$1,923,224	\$2,061,398	\$1,787,346	\$1,681,963	\$1,642,159
Alderson-Broaddus College	\$135,206	\$164,509	\$151,421	\$137,847	\$112,431
Appalachian Bible College	\$15,744	\$15,581	\$15,330	\$12,514	\$12,246
Bethany College	\$578,592	\$578,592	\$570,466	\$578,592	\$543,944
Davis & Elkins College	\$174,410	\$170,070	\$183,000	\$150,133	\$139,680

### Federal Supplemental Education Opportunity Grant Dollars by Institution and Sector 2006-2007 to 2010-11 Continued

	2006-07	2007-08	2008-09	2009-10	2010-11
Mountain State University	\$370,858	\$402,156	\$304,250	\$252,000	\$247,625
Ohio Valley University	\$55,696	\$47,081	\$68,787	\$51,691	\$44,147
University of Charleston	\$81,355	\$139,421	\$112,840	\$113,775	\$158,800
West Virginia Wesleyan College	\$305,519	\$341,329	\$185,809	\$189,968	\$187,843
Wheeling Jesuit University	\$205,844	\$202,659	\$195,443	\$195,443	\$195,443
WV For-Profit Institutions	\$1,074,417	\$1,074,287	\$981,808	\$1,099,503	\$959,082
Everest Institute	\$212,477	\$249,010	\$205,535	\$238,045	\$220,955
Huntington Junior College of Business	\$138,544	\$139,754	\$143,738	\$138,352	\$110,283
Huntington School of Beauty Culture	\$23,400	\$13,740	\$23,300	\$23,900	\$23,400
International Beauty School	\$10,750	\$7,500	\$7,875	\$1,200	\$6,900
Mountain State College	\$57,499	\$51,660	\$48,052	\$31,100	\$51,850
Salem International University	\$365,900	\$361,351	\$349,064	\$422,341	\$299,175
West Virginia Business College	\$8,975	\$44,337	\$5,100	\$58,553	\$66,059
West Virginia Junior College**	\$256,872	\$206,935	\$199,144	\$186,012	\$180,460
<b>Total</b>	<b>\$6,789,631</b>	<b>\$6,939,924</b>	<b>\$7,660,171</b>	<b>\$6,590,142</b>	<b>\$6,851,055</b>

\* Includes Potomac State College of WVU and, beginning in 2009-10, WVU Institute of Technology

\*\*Includes all institution campuses

### Federal Work-Study Program Recipients and Dollars by Institution and Sector

#### HIGHLIGHTS:

- Between 2006-07 and 2010-11, Work-Study program participants increased by 4.5 percent from 5,320 to 5,559.
- Over the same time period, Work-Study recipients declined at public four-year institutions from 3,405 to 2,827, while recipients increased at four-year, independent, non-profit institutions from 1,546 to 2,216.
- In 2010-11, students attending public four-year institutions received about \$3.9 million, which is 61 percent of all Work-Study program spending in West Virginia.

#### ABOUT THIS MEASURE:

The Federal Work-Study program awards matching funds that allow institutions to provide part-time, on-campus employment to students with financial need. The following tables detail the number of students participating in the Work-Study program and the amount of program funds distributed to each institution, by sector.

### Federal Work-Study Program Recipients by Institution and Sector 2006-07 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
WV Four-Year (or Higher) Public Institutions	3,405	2,913	2,910	2,909	2,827
Bluefield State College	93	66	63	42	50
Concord University	443	298	318	347	231
Fairmont State University	231	241	196	138	139
Glenville State College	141	120	122	102	138
Marshall University	346	283	351	356	288
Shepherd University	190	169	149	150	136
West Liberty University	158	146	130	123	133
West Virginia School of Osteopathic Medicine	70	82	77	62	48
West Virginia State University	100	120	119	101	93
West Virginia University*	1,439	1,225	1,349	1,488	1,571
WVU Institute of Technology	194	163	36		

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Two-Year Public Institutions</b>	<b>229</b>	<b>311</b>	<b>297</b>	<b>324</b>	<b>420</b>
Blue Ridge Community and Technical College	25	32	39	57	90
Bridgemont Community and Technical College			6	19	10
Kanawha Valley Community and Technical College		58	39	32	42
Marshall Community and Technical College		17	27	31	56
New River Community and Technical College		33	28		9
Pierpont Community and Technical College					63
Southern WV Community and Technical College	46	36	35	40	34
WV Northern Community College	82	73	65	85	60
WVU at Parkersburg	76	62	58	60	56
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>1,546</b>	<b>1,725</b>	<b>1,592</b>	<b>1,700</b>	<b>2,216</b>
Alderson-Broadus College	236	240	226	257	204
Appalachian Bible College	34	28	42	43	29
Bethany College	358	409	368	346	410
Davis & Elkins College	148	149	156	223	222
Mountain State University	118	147	127	99	132
Ohio Valley University	120	126	95	101	110
University of Charleston	92	121	109	116	111
West Virginia Wesleyan College	260	323	271	341	837
Wheeling Jesuit University	180	182	198	174	161
<b>WV For-Profit Institutions</b>	<b>140</b>	<b>109</b>	<b>94</b>	<b>91</b>	<b>96</b>
Everest Institute	7	7	30	2	24
Mountain State College	4	7	4	8	10
Salem International University	96	58	29	51	38
West Virginia Junior College**	33	37	31	30	24
<b>Total</b>	<b>5,320</b>	<b>5,058</b>	<b>4,893</b>	<b>5,024</b>	<b>5,559</b>

\* Includes Potomac State College of WVU and, beginning in 2009-10, WVU Institute of Technology

\*\*Includes all institution campuses

#### Work-Study Program Dollars by Institution and Sector 2006-07 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>\$3,852,003</b>	<b>\$3,769,001</b>	<b>\$4,114,390</b>	<b>\$4,336,548</b>	<b>\$3,919,459</b>
Bluefield State College	\$186,290	\$170,049	\$180,286	\$114,920	\$120,784
Concord University	\$288,959	\$281,963	\$309,145	\$277,515	\$222,253
Fairmont State University	\$338,202	\$336,074	\$349,573	\$269,129	\$262,916
Glenville State College	\$141,224	\$141,328	\$137,426	\$137,078	\$137,056
Marshall University	\$604,914	\$505,313	\$554,564	\$697,188	\$465,384
Shepherd University	\$195,578	\$192,930	\$201,867	\$171,606	\$182,521
West Liberty University	\$173,073	\$209,255	\$160,842	\$180,111	\$175,138
West Virginia School of Osteopathic Medicine	\$72,169	\$89,494	\$74,074	\$62,806	\$44,364
West Virginia State University	\$204,217	\$253,334	\$294,959	\$212,785	\$236,851
West Virginia University*	\$1,435,651	\$1,396,470	\$1,802,457	\$2,213,410	\$2,072,192
WVU Institute of Technology	\$211,726	\$192,791	\$49,197		
<b>WV Two-Year Public Institutions</b>	<b>\$348,759</b>	<b>\$533,885</b>	<b>\$545,570</b>	<b>\$530,877</b>	<b>\$643,487</b>
Blue Ridge Community and Technical College	\$25,527	\$50,635	\$26,400	\$52,768	\$48,794
Bridgemont Community and Technical College			\$6,311	\$19,873	\$9,034

**Work-Study Program Dollars by Institution and Sector 2006-07 to 2010-11** Continued

	2006-07	2007-08	2008-09	2009-10	2010-11
Kanawha Valley Community and Technical College		\$84,574	\$85,324	\$59,636	\$83,052
Marshall Community and Technical College		\$17,296	\$21,678	\$44,073	\$93,615
New River Community and Technical College		\$74,661	\$76,355		\$20,945
Pierpont Community and Technical College					\$79,141
Southern WV Community and Technical College	\$102,721	\$81,808	\$106,986	\$114,216	\$91,300
WV Northern Community College	\$95,057	\$103,517	\$84,199	\$118,012	\$90,242
WVU at Parkersburg	\$125,454	\$121,394	\$138,317	\$122,299	\$127,364
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>\$1,313,623</b>	<b>\$1,644,952</b>	<b>\$1,612,784</b>	<b>\$1,623,957</b>	<b>\$1,619,410</b>
Alderson-Broadbent College	\$224,677	\$230,504	\$230,505	\$251,064	\$194,576
Appalachian Bible College	\$16,210	\$17,984	\$17,447	\$20,299	\$16,508
Bethany College	\$254,666	\$334,536	\$343,934	\$354,529	\$377,159
Davis & Elkins College	\$141,690	\$149,507	\$162,538	\$221,796	\$182,534
Mountain State University	\$178,402	\$272,505	\$281,486	\$160,598	\$207,264
Ohio Valley University	\$77,048	\$80,399	\$61,546	\$77,837	\$79,180
University of Charleston	\$54,952	\$104,437	\$82,856	\$84,988	\$106,873
West Virginia Wesleyan College	\$178,675	\$271,905	\$222,545	\$259,094	\$250,968
Wheeling Jesuit University	\$187,303	\$183,175	\$209,927	\$193,752	\$204,348
<b>WV For-Profit Institutions</b>	<b>\$216,383</b>	<b>\$190,071</b>	<b>\$175,905</b>	<b>\$171,510</b>	<b>\$236,376</b>
Everest Institute	\$12,044	\$16,470	\$53,334	\$2,443	\$58,727
Mountain State College	\$4,504	\$8,730	\$13,032	\$25,056	\$24,238
Salem International University	\$121,535	\$101,622	\$57,449	\$82,912	\$104,829
West Virginia Junior College**	\$78,300	\$63,249	\$52,090	\$61,099	\$48,582
<b>Total</b>	<b>\$5,730,768</b>	<b>\$6,137,909</b>	<b>\$6,448,649</b>	<b>\$6,662,892</b>	<b>\$6,418,732</b>

\* Includes Potomac State College of WVU and, beginning in 2009-10, WVU Institute of Technology

\*\*Includes all institution campuses

**Veterans Affairs (VA) Postsecondary Aid Recipients by Institution and Sector**

**HIGHLIGHTS:**

- Total recipients of veterans benefits in West Virginia postsecondary institutions increased from 4,583 in 2007-08 to 15,515 in 2011-12. This increase was largely driven by American Public University System, whose veteran enrollment grew from 2,342 to 12,023 students.
- In 2011, the for-profit sector accounted for 80 percent of students receiving veterans benefits in West Virginia. The second largest veteran sector, public four-year institutions, enrolled 13.3 percent of students receiving VA education benefits.
- During the same time period, veteran enrollment increased by 185 percent at two-year public institutions from 244 students to 696 students.

**ABOUT THIS MEASURE:**

Veterans Affairs postsecondary aid includes the G.I. Bill (Veterans Readjustment Act), which is the largest federal veteran program. The following table represents the highest enrollment level of students receiving veteran benefits during the year at each West Virginia institution that participated in VA programs. At this time, accurate data on VA institutional dollars disbursed is unavailable.



**Veterans Affairs Postsecondary Aid Recipients by Institution and Sector, 2007-08 to 2011-12 (Maximum Yearly Enrollment)**

	2007-08	2008-09	2009-10	2010-11	2011-12
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>1,396</b>	<b>1,348</b>	<b>1,599</b>	<b>2,064</b>	<b>2,038</b>
Bluefield State College	93*	100*	60	64	58
Concord University	52	50	58	69	98
Fairmont State University	161*	154	217	213	200
Glenville State College	28	27	29	52	43
Marshall University	334	323	327	394	341
Shepherd University	86	89	128	160	159
West Liberty University	32	29	30	39	45
West Virginia School of Osteopathic Medicine	10	5	7	7	10
West Virginia State University	168	140	133	96	102
West Virginia University**	392	392	585	930	948
WVU Institute of Technology	40*	39	25	40	34
<b>WV Two-Year Public Institutions</b>	<b>244</b>	<b>242</b>	<b>438</b>	<b>728</b>	<b>696</b>
Blue Ridge Community and Technical College	40	40	62	80	95
Bridgemont Community and Technical College		6	27	17	18
Eastern WV Community and Technical College	2	4	8	13	25
Kanawha Valley Community and Technical Institute				51	51
Mountwest Community and Technical College		23	54	68	68
New River Community and Technical College		2	59	91	87
Pierpont Community and Technical College				104	99
Southern WV Community and Technical College	46	39	44	41	38
WV Northern Community College	32	30	45	63	65
West Virginia University at Parkersburg	124	98	139	200	150
<b>WV Public Career and Technical Centers</b>	<b>47</b>	<b>54</b>	<b>45</b>	<b>94</b>	<b>61</b>
Ben Franklin Career Center	5	3	1	5	7
Boone County Career and Technical Center					1
Cabell County Career Technology Center	11	9	5	7	9
Carver Career & Technical Education Center	4	3	6	5	7
Fayette Institute of Technology	3	6	4	2	1
Fred W. Eberle Technical Center	3	3	7	62	6
Garnet Career Center	2	5	5	5	6
James Rumsey Technical Institute	5	6	2	3	11
Marion County Technical Center		2	2		
McDowell County Career and Technology Center	1				
Mercer County Technical Education Center	1	2	1	1	1
Mid-Ohio Valley Technical Institute	1				
Mineral County Technical and Adult Education Center	2	1	1	2	1
Monongalia County Technical Education Center	2	2	3	1	4
Putnam Career and Technical Center	2	2	2	1	2
Randolph Technical Center	1				
Roane Jackson Technical Center	1	1	1		1
United Technical Center	2	7	4		3

**Veterans Affairs Postsecondary Aid Recipients by Institution and Sector, 2007-08 to 2011-12 (Maximum Yearly Enrollment)**

Continued

	2007-08	2008-09	2009-10	2010-11	2011-12
Wyoming County Career and Technical Center	1	2	1		1
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>415</b>	<b>380</b>	<b>381</b>	<b>505</b>	<b>401</b>
Alderson-Broadus College	9	10	15	20	17
Appalachian Bible College	6	8	5	6	10
Bethany College	4	3	2	3	5
Davis & Elkins College	16	8	17	40	30
Mountain State University***	345	323	296	346	276
Ohio Valley University	6	7	8	8	4
University of Charleston	13	6	10	48	28
West Virginia Wesleyan College	9	9	16	22	20
Wheeling Jesuit University	7	6	12	12	11
<b>WV Non-Profit Institutions (Professional/Less Than Four-Year)</b>	<b>31</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>20</b>
Charleston Area Medical Center - CAMC					1
Greenbrier School of Practical Nursing	1		1		1
Huntington Electrical JATC Local #317	1	1			
IBEW Local #141	1	1	1		
McDowell County Adult Learning Center	1	1	1		
Mountain View Christian School					1
North Central WV OIC	2	1			1
Princeton High School					1
Robert C. Byrd Institute					1
St. Albans High School					1
Summers County School of Practical Nursing	1	1			
Teays Valley Christian School				1	6
University High School - Morgantown	1	1	1		1
West Virginia Construction Craft Laborers	2				
West Virginia State Police Academy	20	11	13	15	6
Wheeling Hospital Radiology Program			1	1	
Wood County School of Practical Nursing				1	
WVU Hospitals - Radiologic Technology Education Programs	1				
<b>WV For-Profit Institutions</b>	<b>2,450</b>	<b>3,304</b>	<b>3,328</b>	<b>6,824</b>	<b>12,299</b>
Academy of Careers and Technology	8	5		2	6
American Public University	2,342	3,209	3,229	6,633	12,023
Art & Science Institute of Cosmetology	1		2		1
Beckley Beauty Academy		1	1		
Charleston School of Beauty Culture	3	1	1		5
Clarksburg Beauty Academy	20	2	2		3
Everest Institute	10	9	7	9	12
Huntington Junior College	18	18	23	20	23
Huntington School of Beauty Culture	2	2	2	2	3
International Beauty School	3	1	2	1	22
ITT Technical Institute of Huntington		2	5	35	53
Martinsburg Institute				3	12
Meredith Manor International Equestrian Centre	5	6	3	2	4
Morgantown Beauty School, Inc.	1	2	1		4
Mountain State College	5	5	4	5	3



	2007-08	2008-09	2009-10	2010-11	2011-12
Mountain State School of Massage				2	5
Mountaineer Beauty College, Inc.	2	1	1		
National College***				1	20
O V Truck Driver Training School					1
Salem International University	5	8	16	27	43
Stanley Technical Institute - Clarksburg	1	1	1		1
Strayer University - Teays Valley		3	6	27	10
Tri-State Institute of Pharmaceutics					1
Valley Beauty School - Parkersburg	1	1		2	
Valley College ***	2	4	2		2
West Virginia Business College ***	2	2	2	6	4
West Virginia Junior College ***	19	21	18	47	38
<b>Total</b>	<b>4,583</b>	<b>5,345</b>	<b>5,809</b>	<b>10,233</b>	<b>15,515</b>

\* Represents public four-year and formerly administratively linked two-year institution combined enrollment

\*\*Includes Potomac State College of WVU

\*\*\*Includes all institution campuses

## FEDERAL LOAN PROGRAMS AND STUDENT INDEBTEDNESS

### Perkins Loan Program Recipients and Dollars by Institution and Sector

#### HIGHLIGHTS:

- From 2006-07 to 2010-11, the total number of Perkins Loan recipients declined by 30.8 percent from 6,064 to 4,198.
- The most significant decline of Perkins recipients was at public four-year institutions, which decreased by 1,530 students.
- Perkins Loan disbursements were reduced from \$13.2 million to \$8.2 million during the time period, a decrease of 37.9 percent.

#### ABOUT THIS MEASURE:

The Perkins Loan program provides low-interest loans to undergraduate and graduate students who have significant financial needs. The Perkins program has one of the lowest institutional participation rates of all federal aid programs, since the institution acts as the lender. Furthermore, no new federal capital has been added to the program since 2004. The following tables detail the number of students receiving Perkins Loans and the amount of program funds distributed to each institution, by sector.

#### Perkins Loan Recipients by Institution and Sector 2006-07 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
WV Four-Year (or Higher) Public Institutions	4,512	3,782	3,415	2,476	2,982
Bluefield State College	16	3			
Concord University	506	465	470	112	117
Fairmont State University	224	321	212	99	105
Marshall University	380	352	564	315	256
Shepherd University	93	136	125	82	39

**Perkins Loan Recipients by Institution and Sector 2006-07 to 2010-11** Continued

2006-07	2007-08	2008-09	2009-10	2010-11	
West Liberty University	124	103	93	75	58
West Virginia School of Osteopathic Medicine	447	530	580	492	455
West Virginia State University	70	59	18	46	12
West Virginia University*	2,380	1,540	1,224	1,255	1,940
WVU Institute of Technology	272	273	129		
WV Two-Year Public Institutions	5	3	3	1	0
West Virginia Northern Community College	5	3	3	1	
WV Four-Year Independent, Non-Profit Institutions	1,191	1,201	1,343	1,120	1,012
Alderson-Broaddus College	282	263	240	234	201
Bethany College	229	298	513	413	323
Davis & Elkins College	93	64	54	60	64
Ohio Valley University	27	30	50	46	29
University of Charleston	228	141	114	103	87
West Virginia Wesleyan College	166	203	173	31	45
Wheeling Jesuit University	166	202	199	233	263
WV For-Profit Institutions	356	369	309	274	204
Everest Institute	34	34	63	66	47
Mountain State College	21	10	7	8	6
Salem International University	121	143	111	58	51
West Virginia Junior College**	180	182	128	142	100
<b>Total</b>	<b>6,064</b>	<b>5,355</b>	<b>5,070</b>	<b>3,871</b>	<b>4,198</b>

\* Includes Potomac State College of WVU and, beginning in 2009-10, WVU Institute of Technology

\*\*Includes all institution campuses

**Perkins Loan Dollars by Institution and Sector 2006-07 to 2010-11**

	2006-07	2007-08	2008-09	2009-10	2010-11
WV Four-Year (or Higher) Public Institutions	\$10,102,087	\$6,915,072	\$6,037,932	\$4,608,720	\$6,135,442
Bluefield State College	\$35,850	\$11,500			
Concord University	\$615,989	\$551,224	\$544,538	\$51,020	\$240,914
Fairmont State University	\$357,180	\$372,214	\$253,987	\$124,400	\$188,358
Marshall University	\$961,231	\$955,613	\$1,394,713	\$603,245	\$455,450
Shepherd University	\$119,997	\$138,532	\$133,322	\$119,849	\$54,387
West Liberty University	\$320,505	\$329,818	\$271,465	\$298,019	\$202,434
West Virginia School of Osteopathic Medicine	\$379,989	\$335,142	\$229,600	\$290,450	\$239,750
West Virginia State University	\$155,175	\$134,206	\$35,935	\$95,525	\$26,616
West Virginia University*	\$6,697,344	\$3,626,722	\$2,945,739	\$3,026,212	\$4,727,533
WVU Institute of Technology	\$458,827	\$460,101	\$228,633		
WV Two-Year Public Institutions	\$5,600	\$6,000	\$4,035	\$703	\$0
WV Northern Community College	\$5,600	\$6,000	\$4,035	\$703	
WV Four-Year Independent, Non-Profit Institutions	\$2,349,821	\$2,225,925	\$2,967,461	\$2,021,777	\$1,700,598
Alderson-Broaddus College	\$396,101	\$367,609	\$342,587	\$332,918	\$289,206
Bethany College	\$506,479	\$463,307	\$1,534,332	\$775,144	\$428,401
Davis & Elkins College	\$199,514	\$149,540	\$144,924	\$135,032	\$135,000
Ohio Valley University	\$91,150	\$84,587	\$81,500	\$69,617	\$37,750
University of Charleston	\$531,463	\$321,920	\$258,045	\$236,925	\$216,426

	2006-07	2007-08	2008-09	2009-10	2010-11
West Virginia Wesleyan College	\$319,829	\$495,735	\$271,190	\$75,000	\$123,740
Wheeling Jesuit University	\$305,285	\$343,227	\$334,883	\$397,141	\$470,075
WV For-Profit Institutions	\$718,771	\$623,764	\$528,583	\$416,412	\$340,030
Everest Institute	\$46,131	\$40,040	\$112,447	\$76,674	\$60,959
Mountain State College	\$46,963	\$21,685	\$14,534	\$21,572	\$35,288
West Virginia Junior College**	\$375,677	\$312,039	\$199,910	\$234,411	\$195,330
<b>Total</b>	<b>\$13,176,279</b>	<b>\$9,770,761</b>	<b>\$9,538,011</b>	<b>\$7,047,612</b>	<b>\$8,176,070</b>

\* Includes Potomac State College of WVU and, beginning in 2009-10, WVU Institute of Technology

\*\*Includes all institution campuses

### Direct Loan Program (Subsidized) Recipients and Dollars by Institution and Sector

#### HIGHLIGHTS:

- From 2006-07 to 2010-11, the number of students taking out subsidized Direct Loans increased from 26,256 to 71,887. This increase is the direct result of the federal government eliminating FFELP and requiring all schools to convert to Direct Loans.
- In 2006, there were only 439 students enrolled at for-profit institutions borrowing from the program; by 2011 there were 20,510.
- The number of subsidized Direct Loan borrowers also rose dramatically at non-profit, independent institutions from zero in 2006-07 to 9,646 in 2010-11 (four-year and less than four-year institutions combined).

#### ABOUT THIS MEASURE:

The William D. Ford Direct Loan program offers loans to qualified students directly from the federal government. The federal government pays for accruing interest for subsidized loan borrowers while they are enrolled in a program of study. The following tables detail the number of students borrowing from the Direct Loan program and the amount of subsidized loans by institution and sector.

### Direct Loan Program (Subsidized) Recipients by Institution and Sector 2006-07 to 2010-11

	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011
WV Four-Year (or Higher) Public Institutions	23,824	24,254	25,023	27,297	31,897
Bluefield State College	983	1,024	1,087	1,144	1,147
Concord University					1,368
Fairmont State University	3,515	3,433	3,521	2,568	2,711
Glenville State College	722	735	792	854	899
Marshall University	5,204	5,081	5,272	5,881	6,453
Shepherd University	1,450	1,438	1,561	1,778	1,957
West Liberty University	1,113	1,163	1,253	1,355	1,490
West Virginia School Of Osteopathic Medicine				721	339
West Virginia State University					1,488
West Virginia University*	10,837	11,380	11,537	12,996	14,045
WV Two-Year Public Institutions	1,993	2,252	2,538	6,689	9,820
Blue Ridge Community and Technical College	387	443	550	949	1,164
Bridgmont Community and Technical College				265	327
Eastern WV Community & Technical College					115
Kanawha Valley Community and Technical College					994

**Direct Loan Program (Subsidized) Recipients by Institution and Sector 2006-07 to 2010-11** Continued

	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011
Mountwest Community and Technical College	863	941	1,054	1,241	1,312
New River Community and Technical College	743	868	934	1,411	892
Pierpont Community and Technical College				1,564	1,836
Southern WV Community and Technical College					82
WV Northern Community College				1,186	1,240
WVU at Parkersburg				73	1,858
WV Public Career and Technical Centers	0	0	0	1	14
John D. Rockefeller IV Career Center				1	14
WV Four-Year Independent, Non-Profit Institutions	0	0	13	4,436	9,544
Alderson-Broaddus College			2	111	444
Appalachian Bible College					80
Bethany College			1		682
Davis & Elkins College				16	442
Mountain State University			1	4,165	5,104
Ohio Valley University					314
University of Charleston				3	885
West Virginia Wesleyan College			2	0	746
Wheeling Jesuit University			7	141	847
WV Non-Profit Institutions (Professional/Less Than Four-Year)	0	0	0	8	102
Human Resource Development and Employment-Stanley Technical Institute					3
North Central Opportunities Industrialization Center				8	79
West Virginia University Hospitals					20
WV For-Profit Institutions	439	328	911	9,413	20,510
American Public University System			12	6,784	14,621
Charleston School of Beauty Culture				16	54
Cheeks International Academy of Beauty Culture	111				
Clarksburg Beauty Academy and School of Massage Therapy				9	61
Everest Institute		4	22	706	1,877
Huntington Junior College of Business			270	889	1,004
Huntington School of Beauty Culture				14	72
International Beauty School	53	55	66	122	132
Meredith Manor International Equestrian Centre	42	65	72	80	83
Morgantown Beauty College				6	67
Mountain State College				45	199
Mountain State School of Massage					17
Salem International University				62	1,004
Scott College of Cosmetology	33	34	43	41	39
Valley College**	196	142	170	160	141
West Virginia Business College				2	197
West Virginia Junior College**	4	28	256	477	942
<b>Total</b>	<b>26,256</b>	<b>26,834</b>	<b>28,485</b>	<b>47,844</b>	<b>71,887</b>

\* Data includes Potomac State College of WVU and WVU Institute of Technology

\*\*Includes all institution campuses

**Direct Loan Program (Subsidized) Dollars by Institution and Sector 2006-07 to 2010-11**

	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011
<b>WV Four-Year (or Higher) Public Institutions</b>	\$94,824,029	\$105,574,214	\$107,892,308	\$123,022,963	\$139,506,169
Bluefield State College	\$2,970,240	\$3,587,569	\$3,847,915	\$3,995,745	\$4,037,207
Concord University			\$-		\$4,759,827
Fairmont State University	\$11,148,644	\$12,936,144	\$12,852,519	\$9,845,796	\$10,489,963
Glenville State College	\$2,415,271	\$2,792,802	\$2,860,662	\$3,060,935	\$3,281,829
Marshall University	\$21,565,367	\$22,388,088	\$23,342,452	\$27,404,667	\$30,668,928
Shepherd University	\$5,155,886	\$5,491,994	\$5,935,238	\$6,913,489	\$7,474,102
West Liberty University	\$3,706,512	\$4,358,883	\$4,646,812	\$5,180,014	\$5,702,059
West Virginia School of Osteopathic Medicine				\$6,030,173	\$2,819,883
West Virginia State University					\$5,625,286
West Virginia University*	\$47,862,109	\$54,018,734	\$54,406,710	\$60,592,144	\$64,647,085
<b>WV Two-Year Public Institutions</b>	\$4,815,060	\$6,987,269	\$7,909,245	\$20,423,597	\$28,573,098
Blue Ridge Community and Technical College	\$935,552	\$1,368,743	\$1,689,760	\$3,012,614	\$3,661,634
Bridgemont Community and Technical College				\$813,900	\$913,568
Eastern WV Community and Technical College					\$256,667
Kanawha Valley Community and Technical College					\$2,774,497
Mountwest Community and Technical College	\$2,053,137	\$2,862,254	\$3,251,196	\$3,730,264	\$3,546,223
New River Community and Technical College	\$1,826,371	\$2,756,272	\$2,968,289	\$4,432,083	\$1,963,974
Pierpont Community and Technical College				\$4,887,311	\$5,532,366
Southern WV Community and Technical College					\$226,396
WV Northern Community College				\$3,319,859	\$3,310,511
WVU at Parkersburg				\$227,566	\$6,387,262
<b>WV Public Career and Technical Centers</b>	\$0	\$0	\$0	\$3,500	\$43,657
John D. Rockefeller IV Career Center				\$3,500	\$43,657
<b>WV Four-Year Independent, Non-Profit Institutions</b>	\$0	\$0	\$86,977	\$14,267,846	\$42,130,600
Alderson-Broadbudd College			\$9,700	\$701,524	\$2,048,403
Appalachian Bible College					\$310,178
Bethany College			\$1,527		\$2,781,613
Davis & Elkins College				\$55,083	\$1,507,412
Mountain State University			\$4,250	\$13,020,506	\$22,490,054
Ohio Valley University					\$1,267,281
University of Charleston				\$17,600	\$4,952,273
West Virginia Wesleyan College			\$17,000	\$-	\$2,964,776
Wheeling Jesuit University			\$54,500	\$473,133	\$3,808,610
<b>WV Non-Profit Institutions (Professional/Less Than Four-Year)</b>	\$0	\$0	\$0	\$19,059	\$290,933
Human Resource Development and Employment-Stanley Technical Institute					\$8,400
North Central Opportunities Industrialization Center				\$19,059	\$203,727
West Virginia University Hospitals					\$78,806
<b>WV For-Profit Institutions</b>	\$1,143,280	\$1,023,580	\$2,855,799	\$34,921,274	\$76,069,965
American Public University System			\$41,920	\$26,699,946	\$55,418,176
Charleston School of Beauty Culture				\$43,927	\$126,867
Cheeks International Academy of Beauty Culture	\$285,662				
Clarksburg Beauty Academy and School of Massage Therapy				\$25,925	\$185,320

**Direct Loan Program (Subsidized) Dollars by Institution and Sector 2006-07 to 2010-11** Continued

	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011
Everest Institute		\$14,000	\$64,228	\$2,020,643	\$5,716,047
Huntington Junior College of Business			\$798,196	\$2,811,880	\$3,148,370
Huntington School of Beauty Culture				\$44,000	\$284,944
International Beauty School	\$110,568	\$157,839	\$190,914	\$308,459	\$339,571
Meredith Manor International Equestrian Centre	\$146,744	\$249,856	\$263,311	\$286,087	\$313,860
Morgantown Beauty College				\$24,487	\$272,197
Mountain State College				\$157,754	\$793,048
Mountain State School of Massage					\$44,209
Salem International University				\$262,778	\$4,739,581
Scott College of Cosmetology	\$71,546	\$114,440	\$125,367	\$119,522	\$133,195
Valley College**	\$519,930	\$407,755	\$513,886	\$492,957	\$410,174
West Virginia Business College				\$2,332	\$649,994
West Virginia Junior College**	\$8,830	\$79,690	\$857,977	\$1,620,577	\$3,494,412
<b>Total</b>	<b>\$100,782,369</b>	<b>\$113,585,063</b>	<b>\$118,744,329</b>	<b>\$192,658,239</b>	<b>\$286,614,422</b>

\* Data includes Potomac State College of WVU and WVU Institute of Technology

\*\*Includes all institution campuses

**Direct Loan Program (Unsubsidized) Recipients and Dollars by Institution and Sector**

**HIGHLIGHTS:**

- From 2006-07 to 2010-11, the number of students taking out unsubsidized Direct Loans increased from 20,359 to 73,339. This increase is the direct result of the federal government eliminating FFELP and requiring all schools to convert to Direct Loans.
- The number of students taking out unsubsidized Direct Loans increased in all sectors, with the most dramatic growth in the for-profit and four-year, independent, non-profit institutions. The number of borrowers at for-profit institutions grew by 9,069 students, while those at four-year, independent non-profits increased by 10,252 students.
- During the five-year period, unsubsidized Direct Loan borrowers at public two-year institutions increased by 6,311.
- In 2011, the amount of unsubsidized Direct Loans at four-year public institutions, about \$180 million, accounted for 52.5 percent of total unsubsidized Direct Loans distributed in West Virginia.

**ABOUT THIS MEASURE:**

The William D. Ford Direct Loan program offers loans to qualified students directly from the federal government. The federal government does not pay for accruing interest for unsubsidized loan borrowers while they are enrolled in a program of study. The following tables detail the number of students borrowing from the Direct Loan program and the total amount of unsubsidized loans by institution and sector.

**Direct Loan Program (Unsubsidized) Recipients by Institution and Sector 2006-07 to 2010-11**

	2006-07	2007-08	2008-09	2009-10	2010-11
WV Four-Year (or Higher) Public Institutions	18,467	18,764	25,818	29,918	35,710
Bluefield State College	746	734	939	1,087	1,114
Concord University			1		1,357
Fairmont State University	2,689	2,662	3,771	2,766	2,862
Glenville State College	423	456	708	834	914
Marshall University	4,150	4,293	5,415	6,008	6,442
Shepherd University	1,136	1,222	1,690	2,065	2,221
West Liberty University	823	754	1,408	1,535	1,648
West Virginia School Of Osteopathic Medicine				694	326



	2006-07	2007-08	2008-09	2009-10	2010-11
West Virginia State University					1,423
West Virginia University*	8,500	8,643	11,886	14,904	15,851
WV Two-Year Public Institutions	1,539	1,776	2,273	6,182	7,850
Blue Ridge Community and Technical College	327	404	476	823	1,037
Bridgemont Community and Technical College				262	244
Eastern WV Community and Technical College					94
Kanawha Valley Community and Technical College					626
Mountwest Community and Technical College	656	718	993	1,206	981
New River Community and Technical College	556	654	802	1,327	413
Pierpont Community and Technical College			2	1,556	1,823
Southern WV Community and Technical College					66
WV Northern Community College				983	1,014
WVU at Parkersburg				25	1,552
WV Public Career and Technical Centers	0	0	0	1	13
John D. Rockefeller IV Career Center				1	13
WV Four-Year Independent, Non-Profit Institutions	0	0	12	4,706	10,252
Alderson-Broadbudd College			2	109	464
Appalachian Bible College					34
Bethany College					715
Davis & Elkins College				17	488
Mountain State University			1	4,437	5,409
Ohio Valley University					334
University of Charleston					985
West Virginia Wesleyan College			2	1	825
Wheeling Jesuit University			7	142	998
WV Non-Profit Institutions (Professional/Less Than Four-Year)	0	0	0	7	92
Human Resource Development and Employment-Stanley Technical Institute					3
North Central Opportunities Industrialization Center				7	74
West Virginia University Hospitals					15
WV For-Profit Institutions	353	219	845	9,256	19,422
American Public University System			15	6,805	14,004
Charleston School of Beauty Culture				17	38
Cheeks International Academy of Beauty Culture	102				
Clarksburg Beauty Academy and School of Massage Therapy				5	37
Everest Institute		4	20	676	1,786
Huntington Junior College of Business			255	881	928
Huntington School of Beauty Culture				9	63
International Beauty School	48	45	60	105	115
Meredith Manor International Equestrian Centre	26	46	80	84	93
Morgantown Beauty College				3	63
Mountain State College				47	191
Mountain State School of Massage					18
Salem International University				72	1,018
Scott College of Cosmetology	9	14	35	21	19
Valley College**	166	92	136	124	121
West Virginia Business College				3	174
West Virginia Junior College**	2	18	244	404	754
<b>Total</b>	<b>20,359</b>	<b>20,759</b>	<b>28,948</b>	<b>50,070</b>	<b>73,339</b>

\* Data includes Potomac State College of WVU and WVU Institute of Technology

\*\*Includes all institution campuses

**Direct Loan Program (Unsubsidized) Dollars by Institution and Sector 2006-07 to 2010-11**

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year (or Higher) Public Institutions</b>	\$89,713,835	\$95,880,416	\$131,574,690	\$172,627,625	\$180,118,761
Bluefield State College	\$2,487,201	\$2,568,575	\$3,660,615	\$4,385,744	\$4,584,945
Concord University			\$4,119		\$5,087,295
Fairmont State University	\$9,451,560	\$10,029,245	\$15,543,773	\$11,910,262	\$12,351,707
Glenville State College	\$1,340,800	\$1,524,827	\$2,882,923	\$3,262,146	\$3,599,778
Marshall University	\$20,737,362	\$23,006,094	\$30,839,207	\$35,435,632	\$38,570,102
Shepherd University	\$4,214,221	\$4,883,476	\$7,034,442	\$8,551,922	\$9,266,245
West Liberty State College	\$2,885,402	\$2,755,419	\$5,222,397	\$5,949,532	\$6,522,903
West Virginia School of Osteopathic Medicine				\$22,459,391	\$10,926,845
West Virginia State University					\$5,977,005
West Virginia University	\$48,597,289	\$51,112,780	\$66,387,214	\$80,672,996	\$83,231,936
<b>WV Two-Year Public Institutions</b>	\$4,751,792	\$5,750,831	\$8,224,123	\$21,329,345	\$26,612,329
Blue Ridge Community and Technical College	\$1,070,181	\$1,434,268	\$1,695,654	\$3,268,816	\$3,565,119
Bridgemont Community and Technical College				\$927,173	\$851,993
Eastern WV Community and Technical College					\$177,714
Kanawha Valley Community and Technical College					\$2,451,216
Mountwest Community and Technical College	\$1,983,119	\$2,167,441	\$3,426,785	\$4,288,028	\$3,653,045
New River Community and Technical College	\$1,698,492	\$2,149,122	\$3,093,934	\$4,993,991	\$1,046,298
Pierpont Community and Technical College			\$7,750	\$5,344,016	\$6,525,785
Southern WV Community and Technical College					\$200,291
WV Northern Community College				\$2,441,378	\$2,412,913
WVU at Parkersburg				\$65,943	\$5,727,955
<b>WV Public Career and Technical Centers</b>				\$6,000	\$54,265
John D. Rockefeller IV Career Center				\$6,000	\$54,265
<b>WV Four-Year Independent, Non-Profit Institutions</b>	\$0	\$0	\$104,395	\$21,284,559	\$60,841,865
Alderson Broaddus College			\$4,000	\$846,705	\$2,249,885
Appalachian Bible College					\$93,131
Bethany College					\$2,513,948
Davis & Elkins College				\$75,461	\$1,831,524
Mountain State University			\$5,500	\$19,740,267	\$34,203,628
Ohio Valley University					\$1,321,577
University of Charleston					\$10,309,248
West Virginia Wesleyan College			\$42,961	\$8,825	\$3,068,668
Wheeling Jesuit University			\$51,934	\$613,301	\$5,250,256
<b>WV Non-Profit Institutions (Professional/Less Than four-Year)</b>	\$0	\$0	\$0	\$23,626	\$383,916
Human Resource Development & Employment-Stanley Technical Institute					\$8,580
North Central Opportunities Industrialization Center				\$23,626	\$295,892
West Virginia University Hospitals					\$79,444
<b>WV For-Profit Institutions</b>	\$1,096,191	\$677,600	\$3,109,221	\$38,430,170	\$75,123,823
American Public University System			\$76,140	\$28,290,874	\$51,854,156
Charleston School of Beauty Culture				\$61,698	\$108,312
Cheeks International Academy of Beauty Culture	\$323,714				
Clarksburg Beauty Academy & School of Massage Therapy				\$20,000	\$122,712
Everest Institute		\$16,000	\$105,930	\$3,156,972	\$8,835,228
Huntington Junior College of Business			\$1,015,191	\$3,793,957	\$2,770,531



	2006-07	2007-08	2008-09	2009-10	2010-11
Huntington School Of Beauty Culture				\$35,500	\$262,526
International Beauty School	\$132,604	\$127,829	\$225,721	\$435,502	\$451,912
Meredith Manor International Equestrian Centre	\$106,447	\$184,597	\$336,632	\$318,999	\$339,237
Morgantown Beauty College				\$3,118	\$176,810
Mountain State College				\$215,196	\$1,013,058
Mountain State School Of Massage					\$69,088
Salem International University				\$373,140	\$5,900,388
Scott College Of Cosmetology	\$30,354	\$43,561	\$108,465	\$62,283	\$53,478
Valley College**	\$497,739	\$256,786	\$473,424	\$512,145	\$426,573
West Virginia Business College				\$5,500	\$652,395
West Virginia Junior College**	\$5,333	\$48,827	\$767,718	\$1,145,286	\$2,087,419
<b>Total</b>	<b>\$95,561,818</b>	<b>\$102,308,847</b>	<b>\$143,012,429</b>	<b>\$253,695,325</b>	<b>\$343,080,694</b>

\*Data includes Potomac State College of WVU and WVU Institute of Technology

\*\*Includes all institution campuses

### Direct PLUS Loan Program Recipients and Dollars by Institution and Sector

#### HIGHLIGHTS:

- 80.9 percent of all West Virginia PLUS Loans were borrowed by parents of undergraduate students attending public four-year institutions.
- From 2006 to 2010, total PLUS Loan recipients increased 60.8 percent from 4,626 to 7,439.
- Over the same time period, the amount parents of West Virginia undergraduate students borrowed in PLUS Loans increased from \$47.7 million to \$81.9 million.

#### ABOUT THIS MEASURE:

The PLUS Loan program allows qualifying parents of undergraduate students to borrow directly from the federal government towards the total cost of attendance. All PLUS Loans are unsubsidized. The following tables detail the number of students borrowing from the Direct PLUS Loan program and the total amount of loans by institution and sector.

#### Direct Loan Program PLUS Recipients by Institution and Sector 2006-07 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year Public Institutions</b>	<b>4,498</b>	<b>4,622</b>	<b>5,001</b>	<b>5,626</b>	<b>6,018</b>
Bluefield State College	26	22	13	8	16
Concord University					110
Fairmont State University	251	218	180	115	108
Glenville State College	67	46	46	57	59
Marshall University	424	378	321	411	446
Shepherd University	335	245	251	311	305
West Liberty University	143	197	183	236	261
West Virginia State University					77
West Virginia University*	3,252	3,516	4,007	4,488	4,636
<b>WV Two-Year Public Institutions</b>	<b>70</b>	<b>57</b>	<b>42</b>	<b>98</b>	<b>105</b>
Blue Ridge Community and Technical College	8	5	5	4	7
Bridgemont Community and Technical College				15	11
Kanawha Valley Community and Technical College					14

**Direct Loan Program PLUS Recipients by Institution and Sector 2006-07 to 2010-11** Continued

	2006-07	2007-08	2008-09	2009-10	2010-11
Mountwest Community and Technical College	53	51	33	17	13
New River Community and Technical College	9	1	4	4	
Pierpont Community and Technical College				55	55
WV Northern Community College				3	3
WVU at Parkersburg					2
WV Four-Year Independent, Non-Profit Institutions	0	0	0	43	976
Alderson-Broaddus College				5	84
Appalachian Bible College					4
Bethany College					241
Davis & Elkins College				1	74
Mountain State University				36	116
Ohio Valley University					41
University of Charleston					131
West Virginia Wesleyan College					168
Wheeling Jesuit University				1	117
WV Non-Profit Institutions (Professional/Less Than Four-Year)	0	0	0	0	2
West Virginia University Hospitals					2
WV For-Profit Institutions	58	39	43	110	338
American Public University System				15	29
Cheeks International Academy of Beauty Culture	11				
Clarksburg Beauty Academy and School of Massage Therapy					4
Everest Institute				18	89
Huntington Junior College of Business				4	2
Huntington School of Beauty Culture					1
International Beauty School	5	7	5	13	15
Meredith Manor International Equestrian Centre	21	23	27	41	43
Morgantown Beauty College					4
Mountain State School Of Massage					3
Salem International University					80
Scott College Of Cosmetology	5	3	2		1
Valley College**	13	6	3	3	6
West Virginia Business College					4
West Virginia Junior College**	3		6	16	57
<b>Total</b>	<b>4,626</b>	<b>4,718</b>	<b>5,086</b>	<b>5,877</b>	<b>7,439</b>

\* Data includes Potomac State College of WVU and WVU Institute of Technology

\*\*Includes all institution campuses

**Direct Loan Program PLUS Dollars by Institution and Sector 2006-07 to 2010-11**

	2006-07	2007-08	2008-09	2009-10	2010-11
WV Four-Year Public Institutions	\$46,812,962	\$51,921,339	\$55,853,450	\$64,352,408	\$69,868,955
Bluefield State College	\$158,315	\$108,766	\$48,396	\$38,077	\$92,640
Concord University					\$714,937
Fairmont State University	\$1,498,002	\$1,280,672	\$1,139,255	\$699,999	\$758,519
Glenville State College	\$387,633	\$318,180	\$306,953	\$412,776	\$424,272
Marshall University	\$3,269,542	\$2,917,714	\$2,562,737	\$3,360,017	\$3,531,668
Shepherd University	\$2,952,933	\$2,347,550	\$2,317,160	\$2,883,530	\$2,938,824

	2006-07	2007-08	2008-09	2009-10	2010-11
West Liberty University	\$1,017,808	\$1,562,083	\$1,351,521	\$1,895,525	\$2,213,922
West Virginia State University					\$540,272
West Virginia University*	\$37,528,729	\$43,386,374	\$48,127,428	\$55,062,484	\$58,653,901
WV Two-Year Public Institutions	\$374,079	\$297,093	\$258,570	\$511,148	\$511,316
Blue Ridge Community and Technical College	\$42,909	\$18,240	\$32,006	\$18,805	\$27,788
Bridgemont Community and Technical College				\$114,115	\$79,884
Kanawha Valley Community and Technical College					\$54,552
Mountwest Community and Technical College	\$296,249	\$277,517	\$209,064	\$81,180	\$46,737
New River Community and Technical College	\$34,921	\$1,336	\$17,500	\$11,195	
Pierpont Community and Technical College				\$282,306	\$282,693
WV Northern Community College				\$3,547	\$10,486
WVU at Parkersburg					\$9,176
WV Four-Year Independent, Non-Profit Institutions	\$0	\$0	\$0	\$187,552	\$9,106,777
Alderson-Broadus College				\$16,630	\$591,925
Appalachian Bible College					\$33,294
Bethany College					\$2,142,408
Davis & Elkins College				\$4,500	\$675,794
Mountain State University				\$148,922	\$2,003,589
Ohio Valley University					\$336,567
University of Charleston					\$1,050,884
West Virginia Wesleyan College					\$1,380,019
Wheeling Jesuit University				\$17,500	\$892,297
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$0	\$0	\$0	\$0	\$12,940
West Virginia University Hospitals					\$12,940
WV For-Profit Institutions	\$554,425	\$378,452	\$460,492	\$896,562	\$2,365,975
American Public University System				\$30,031	\$82,498
Cheeks International Academy of Beauty Culture	\$42,624				
Clarksburg Beauty Academy & School of Massage Therapy					\$27,000
Everest Institute				\$125,080	\$585,706
Huntington Junior College of Business				\$16,815	\$2,019
Huntington School of Beauty Culture					\$11,470
International Beauty School	\$16,320	\$22,960	\$9,961	\$31,737	\$49,780
Meredith Manor International Equestrian Centre	\$401,336	\$318,232	\$395,955	\$605,555	\$642,585
Morgantown Beauty College					\$14,565
Mountain State School of Massage					\$15,949
Salem International University					\$566,069
Scott College of Cosmetology	\$15,226	\$15,800	\$7,200		\$3,000
Valley College**	\$64,702	\$21,460	\$13,041	\$17,505	\$36,439
West Virginia Business College					\$9,550
West Virginia Junior College**	\$14,217		\$34,335	\$69,839	\$319,345
<b>Total</b>	<b>\$47,741,466</b>	<b>\$52,596,884</b>	<b>\$56,572,512</b>	<b>\$65,947,670</b>	<b>\$81,865,963</b>

\* Data includes Potomac State College of WVU and WVU Institute of Technology

\*\*Includes all institution campuses

## Direct Graduate PLUS Loan Program Recipients and Dollars by Institution and Sector

### HIGHLIGHTS:

- 72 percent of all West Virginia Graduate PLUS Loans were borrowed by graduate students attending public four-year institutions.
- From 2006 to 2010, the total number of Graduate PLUS Loan recipients increased from 369 to 1,460.
- Over the same time period, the amount West Virginia graduate students borrowed in Graduate PLUS Loans increased from \$3.6 million to \$23.5 million.

### ABOUT THIS MEASURE:

The Direct Graduate PLUS Loan program allows qualifying graduate students to borrow directly from the federal government towards the total cost of attendance. All PLUS Loans are unsubsidized. The following tables detail the number of students borrowing from the Direct Graduate PLUS Loan program and the total amount of loans by institution and sector.

### Direct Graduate PLUS Loan Program Recipients by Institution and Sector 2006-07 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>369</b>	<b>423</b>	<b>556</b>	<b>1,152</b>	<b>1,054</b>
Fairmont State University					1
Marshall University	54	84	128	173	309
West Virginia School Of Osteopathic Medicine				508	214
West Virginia University*	315	339	428	471	530
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>197</b>	<b>399</b>
Alderson-Broaddus College				47	52
Mountain State University				97	119
University Of Charleston				20	161
Wheeling Jesuit University				33	67
<b>WV For-Profit Institutions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>7</b>
American Public University System				2	7
<b>Total</b>	<b>369</b>	<b>423</b>	<b>556</b>	<b>1,351</b>	<b>1,460</b>

\* Data includes WVU Institute of Technology

### Direct Graduate PLUS Loan Dollars by Institution and Sector 2006-07 to 2010-11

	2006-07	2007-08	2008-09	2009-10	2010-11
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>\$3,589,227</b>	<b>\$4,523,719</b>	<b>\$6,497,657</b>	<b>\$22,046,439</b>	<b>\$17,282,531</b>
Fairmont State University					\$5,817
Marshall University	\$784,832	\$1,486,633	\$2,041,299	\$2,996,694	\$4,435,719
West Virginia School of Osteopathic Medicine				\$13,597,200	\$6,269,602
West Virginia University*	\$2,804,395	\$3,037,086	\$4,456,358	\$5,452,545	\$6,571,393
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,391,097</b>	<b>\$6,211,393</b>
Alderson-Broaddus College				\$901,188	\$1,166,744
Mountain State University				\$1,044,370	\$1,552,263
University of Charleston				\$178,659	\$2,418,183
Wheeling Jesuit University				\$266,880	\$1,074,203
<b>WV For-Profit Institutions</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$12,192</b>	<b>\$55,385</b>
American Public University System				\$12,192	\$55,385
<b>Total</b>	<b>\$3,589,227</b>	<b>\$4,523,719</b>	<b>\$6,497,657</b>	<b>\$24,449,728</b>	<b>\$23,549,309</b>

\*Data includes WVU Institute of Technology

## FFEL Loan Program (Subsidized) Recipients and Dollars by Institution and Sector

### HIGHLIGHTS:

- From 2005 to 2009, the number of students borrowing FFEL subsidized loans increased from 18,106 to 19,369.
- Borrowers decreased at public four-year institutions by 32.7 percent, while increasing 12.4 percent at public two-year institutions.
- In 2010, students attending four-year, independent institutions borrowed more than students in any other sector, about \$28.2 million, which is 40.2 percent of total FFEL subsidized loans in the state.
- Over the five-year time period, the amount students attending West Virginia institutions borrowed in FFEL subsidized loans rose from \$60.2 million to \$69.7 million.

### ABOUT THIS MEASURE:

The Federal Family Education Loan program guarantees educational loans made by independent financial institutions to qualifying students and their parents. The federal government pays for accruing interest for subsidized FFEL loan borrowers while they are enrolled in a program of study. The following tables detail the number of students borrowing from the FFEL subsidized program and the total amount of subsidized loans by institution and sector. Beginning July 1, 2010, the FFEL program was discontinued and all federal loans are made through the Direct Loan program.

### FFEL Program Loan (Subsidized) Recipients by Institution and Sector 2005-06 to 2009-10

	2005-06	2006-07	2007-08	2008-09	2009-10
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>4,645</b>	<b>3,945</b>	<b>3,597</b>	<b>3,580</b>	<b>3,127</b>
Concord University	1,222	1,185	1,045	1,094	1,170
Marshall University		1	2	1	
West Virginia School of Osteopathic Medicine	291	381	473	548	352
West Virginia State University	2,459	1,632	1,610	1,515	1,605
West Virginia University			2	39	
WVU Institute of Technology	673	746	465	383	
<b>WV Two-Year Public Institutions</b>	<b>2,522</b>	<b>3,357</b>	<b>3,686</b>	<b>3,732</b>	<b>2,834</b>
Bridgemont Community and Technical College			359	272	
Eastern WV Community and Technical College				1	75
Kanawha Valley Community and Technical College		855	929	1,009	1,066
Southern WV Community and Technical College	209	153	141	173	101
WV Northern Community College	986	987	870	900	
WVU at Parkersburg	1,327	1,362	1,387	1,377	1,592
<b>WV Public Career and Technical Centers</b>	<b>33</b>	<b>31</b>	<b>33</b>	<b>36</b>	<b>24</b>
Fred W. Eberle Technical Center				2	
John D. Rockefeller IV Career Center	9	11	13	16	14
Wood County Technical Center	24	20	20	18	10
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>7,003</b>	<b>7,676</b>	<b>8,082</b>	<b>8,673</b>	<b>8,016</b>
Alderson-Broaddus College	539	519	528	485	397
Appalachian Bible College	110	85	89	76	88
Bethany College	490	507	512	547	651
Davis & Elkins College	370	354	359	360	348
Mountain State University	3,958	3,868	4,103	4,678	3,871
Ohio Valley University	317	323	337	289	305
University of Charleston	474	629	727	800	887
West Virginia Wesleyan College	714	633	628	648	682
Wheeling Jesuit University	31	758	799	790	787

**FFEL Program Loan (Subsidized) Recipients by Institution and Sector 2005-06 to 2009-10** Continued

	2005-06	2006-07	2007-08	2008-09	2009-10
<b>Non-Profit Institutions (Professional/Less Than Four-Year)</b>	<b>93</b>	<b>100</b>	<b>88</b>	<b>104</b>	<b>113</b>
B. M. Spurr School of Practical Nursing	5	10			
Human Resource Development and Employment-Stanley Technical Institute	9	8	16	28	2
North Central Opportunities Industrialization Center	60	63	55	61	95
West Virginia University Hospitals	19	19	17	15	16
<b>WV For-Profit Institutions</b>	<b>3,810</b>	<b>4,713</b>	<b>6,267</b>	<b>8,634</b>	<b>5,255</b>
American Public University System		904	2,053	3,755	454
Beckley Beauty Academy				2	1
Charleston School of Beauty Culture	67	59	47	48	41
Clarksburg Beauty Academy and School of Massage Therapy	95	95	82	95	97
Everest Institute	1,504	1,375	1,819	2,414	2,452
Huntington Junior College of Business	798	836	871	784	304
Huntington School of Beauty Culture	9	23	50	75	44
International Beauty School	1				
Morgantown Beauty College	71	66	42	63	60
Mountain State College	102	92	102	136	136
Mountain State School of Massage	19	21	23	36	20
Salem International University	199	290	353	603	925
West Virginia Business College	185	153	138	131	195
West Virginia Junior College*	760	799	687	492	526
<b>Total</b>	<b>18,106</b>	<b>19,822</b>	<b>21,753</b>	<b>24,759</b>	<b>19,369</b>

\*Includes all institution campuses

**FFEL Loan Program (Subsidized) Dollars by Institution and Sector 2005-2006 to 2009-10**

	2005-06	2006-07	2007-08	2008-09	2009-10
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>\$16,544,042</b>	<b>\$15,358,812</b>	<b>\$16,179,696</b>	<b>\$17,001,060</b>	<b>\$13,201,122</b>
Concord University	\$3,552,280	\$3,509,095	\$3,371,333	\$3,710,257	\$4,294,655
Marshall University		\$3,200	\$3,250	\$2,250	
West Virginia School of Osteopathic Medicine	\$3,188,413	\$4,026,612	\$5,293,749	\$6,081,437	\$2,952,155
West Virginia State University	\$7,717,146	\$5,556,600	\$5,850,786	\$5,751,547	\$5,954,312
West Virginia University			\$4,504	\$80,700	
WVU Institute of Technology	\$2,086,203	\$2,263,305	\$1,656,074	\$1,374,869	
<b>WV Two-Year Public Institutions</b>	<b>\$6,694,690</b>	<b>\$9,286,003</b>	<b>\$12,464,528</b>	<b>\$12,798,236</b>	<b>\$9,248,665</b>
Bridgmont Community and Technical College			\$1,091,931	\$786,237	
Eastern WV Community and Technical College				\$219	\$215,815
Kanawha Valley Community and Technical College		\$2,189,095	\$2,961,990	\$3,289,440	\$3,467,720
Southern WV Community and Technical College	\$499,161	\$358,182	\$396,053	\$505,833	\$318,944
WV Northern Community College	\$2,240,770	\$2,276,057	\$2,527,246	\$2,594,178	
WVU at Parkersburg	\$3,954,759	\$4,462,669	\$5,487,308	\$5,622,329	\$5,246,186
<b>WV Public Career and Technical Centers</b>	<b>\$93,430</b>	<b>\$71,400</b>	<b>\$97,891</b>	<b>\$120,888</b>	<b>\$73,429</b>
Fred W. Eberle Technical Center				\$6,000	
John D. Rockefeller IV Career Center	\$20,375	\$23,808	\$36,162	\$54,500	\$43,750
Wood County Technical Center	\$73,055	\$47,592	\$61,729	\$60,388	\$29,679



	2005-06	2006-07	2007-08	2008-09	2009-10
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>\$27,234,424</b>	<b>\$30,654,661</b>	<b>\$35,977,980</b>	<b>\$39,841,494</b>	<b>\$28,169,968</b>
Alderson-Broadbudd College	\$2,765,912	\$2,585,420	\$2,847,593	\$2,667,307	\$1,634,420
Appalachian Bible College	\$351,730	\$284,300	\$323,980	\$308,603	\$338,320
Bethany College	\$1,790,599	\$1,834,987	\$1,930,481	\$1,865,427	\$2,605,222
Davis & Elkins College	\$1,162,472	\$1,171,862	\$1,333,357	\$1,479,043	\$1,180,378
Mountain State University	\$15,548,974	\$15,603,669	\$18,584,165	\$21,440,647	\$9,964,734
Ohio Valley University	\$1,153,613	\$1,138,348	\$1,314,956	\$1,165,767	\$1,247,783
University of Charleston	\$1,657,430	\$2,504,227	\$3,518,019	\$4,676,372	\$5,112,219
West Virginia Wesleyan College	\$2,710,232	\$2,320,934	\$2,468,965	\$2,551,272	\$2,675,557
Wheeling Jesuit University	\$93,462	\$3,210,914	\$3,656,464	\$3,687,056	\$3,411,335
<b>WV Non-Profit Institutions (Professional/Less Than Four-Year)</b>	<b>\$204,347</b>	<b>\$218,175</b>	<b>\$258,569</b>	<b>\$301,779</b>	<b>\$333,316</b>
B. M. Spurr School of Practical Nursing	\$11,798	\$24,932			
Human Resource Development and Employment-Stanley Technical Institute	\$16,275	\$16,800	\$43,567	\$74,950	\$2,810
North Central Opportunities Industrialization Center	\$112,599	\$126,224	\$149,243	\$163,448	\$261,829
West Virginia University Hospitals	\$63,675	\$50,219	\$65,759	\$63,381	\$68,677
<b>WV For-Profit Institutions</b>	<b>\$9,438,411</b>	<b>\$13,388,812</b>	<b>\$22,236,419</b>	<b>\$33,531,197</b>	<b>\$18,699,826</b>
American Public University System		\$2,957,427	\$7,840,569	\$16,786,671	\$1,841,164
Beckley Beauty Academy				\$7,000	\$3,500
Charleston School of Beauty Culture	\$160,561	\$166,088	\$137,290	\$116,351	\$120,818
Clarksburg Beauty Academy and School of Massage Therapy	\$191,640	\$220,377	\$232,689	\$271,146	\$291,504
Everest Institute	\$3,393,253	\$3,418,188	\$5,453,822	\$7,482,809	\$7,632,082
Huntington Junior College of Business	\$2,097,648	\$2,487,452	\$3,425,135	\$2,597,123	\$897,548
Huntington School of Beauty Culture	\$26,426	\$69,225	\$177,735	\$264,996	\$148,539
International Beauty School	\$1,313				
Morgantown Beauty College	\$176,347	\$165,633	\$156,276	\$201,061	\$202,542
Mountain State College	\$260,189	\$265,106	\$369,761	\$496,833	\$476,460
Mountain State School of Massage	\$39,535	\$40,683	\$62,061	\$92,018	\$54,075
Salem International University	\$724,421	\$971,998	\$1,484,174	\$3,124,874	\$4,740,485
West Virginia Business College	\$490,546	\$459,389	\$447,670	\$401,308	\$657,008
West Virginia Junior College*	\$1,876,532	\$2,167,246	\$2,449,237	\$1,689,007	\$1,634,101
<b>Total</b>	<b>\$60,209,344</b>	<b>\$68,977,863</b>	<b>\$87,215,083</b>	<b>\$103,594,654</b>	<b>\$69,726,326</b>

\*Includes all institution campuses

## FFEL Loan Program (Unsubsidized) Recipients and Dollars by Institution and Sector

### HIGHLIGHTS:

- From 2005 to 2009, the number of students borrowing FFEL unsubsidized loans increased by 27 percent from 15,148 to 19,252.
- Borrowers increased at both four-year, independent, non-profit and for-profit institutions. The number of unsubsidized FFEL loan recipients increased by 43.8 percent at four-year, independent, non-profit institutions, while recipients at for-profit institutions increased by 53.5 percent.
- Over the five-year time period, the amount students attending West Virginia institutions borrowed in FFEL unsubsidized loans rose from \$64.6 million to \$98.4 million.

**ABOUT THIS MEASURE:**

The Federal Family Education Loan program guarantees educational loans made by independent financial institutions to qualifying students and their parents. The federal government does not pay for accruing interest for unsubsidized loan borrowers while they are enrolled in a program of study. The following tables detail the number of students borrowing from the FFEL unsubsidized program and the disbursement of unsubsidized loans by institution and sector. Beginning July 1, 2010, the FFEL program was discontinued and all federal loans are made through the Direct Loan program.

**FFEL Loan Program (Unsubsidized) Recipients by Institution and Sector 2005-2006 to 2009-10**

	2005-06	2006-07	2007-08	2008-09	2009-10
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>3,956</b>	<b>3,208</b>	<b>2,999</b>	<b>3,372</b>	<b>2,950</b>
Concord University	1,011	897	893	1,024	1,105
Marshall University			2	1	
West Virginia School Of Osteopathic Medicine	285	363	460	525	342
West Virginia State University	2,085	1,381	1,271	1,377	1,503
West Virginia University			1	51	
WVU Institute of Technology	575	567	372	394	
<b>WV Two-Year Public Institutions</b>	<b>1,729</b>	<b>2,625</b>	<b>2,748</b>	<b>3,007</b>	<b>2,385</b>
Blue Ridge Community and Technical College			1		
Bridgemont Community and Technical College			259	267	
Eastern WV Community and Technical College				1	81
Kanawha Valley Community and Technical College		763	788	874	948
Southern WV Community and Technical College	83	82	54	80	35
WV Northern Community College	753	782	665	772	
WVU at Parkersburg	893	998	981	1,013	1,321
<b>WV Public Career and Technical Centers</b>	<b>32</b>	<b>29</b>	<b>33</b>	<b>30</b>	<b>19</b>
Fred W. Eberle Technical Center				3	
John D. Rockefeller IV Career Center	7	9	12	15	13
Ralph R. Willis Career and Technical Center		2	1		
Wood County Technical Center	25	18	20	12	6
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>6,152</b>	<b>6,571</b>	<b>7,039</b>	<b>9,209</b>	<b>8,844</b>
Alderson-Broaddus College	390	379	357	547	439
Appalachian Bible College	53	36	32	41	33
Bethany College	381	302	378	553	699
Davis & Elkins College	324	328	298	403	411
Mountain State University	3,835	3,805	4,047	4,954	4,166
Ohio Valley University	266	235	252	333	338
University of Charleston	455	564	641	744	992
West Virginia Wesleyan College	415	351	418	708	803
Wheeling Jesuit University	33	571	616	926	963
<b>WV Non-Profit Institutions (Professional/Less Than Four-Year)</b>	<b>74</b>	<b>80</b>	<b>79</b>	<b>90</b>	<b>105</b>
B.M. Spurr School of Practical Nursing	5	7			
Human Resource Development and Employment-Stanley Technical Institute	9	6	15	25	1
North Central Opportunities Industrialization Center	54	56	52	54	89
West Virginia University Hospitals	6	11	12	11	15
<b>WV For-Profit Institutions</b>	<b>3,237</b>	<b>4,021</b>	<b>5,503</b>	<b>8,566</b>	<b>4,968</b>
American Public University System		817	1,817	4,066	474
Beckley Beauty Academy					1
Charleston School of Beauty Culture	49	46	35	40	36



	2005-06	2006-07	2007-08	2008-09	2009-10
Clarksburg Beauty Academy and School of Massage Therapy	62	60	60	74	80
Everest Institute	1,338	1,251	1,665	2,221	2,308
Huntington Junior College of Business	768	789	804	772	304
Huntington School of Beauty Culture	2	12	27	46	33
International Beauty School	1				
Morgantown Beauty College	57	44	32	49	45
Mountain State College	81	67	67	115	121
Mountain State School of Massage	19	20	24	37	24
Salem International University	170	218	410	637	954
West Virginia Business College	171	133	127	129	184
West Virginia Junior College*	519	564	435	380	404
<b>Total</b>	<b>15,148</b>	<b>16,505</b>	<b>18,368</b>	<b>24,244</b>	<b>19,252</b>

\*Includes all institution campuses

#### FFEL Loan Program (Unsubsidized) Dollars by Institution and Sector, 2005-2006 to 2009-10

	2005-06	2006-07	2007-08	2008-09	2009-10
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>\$22,974,052</b>	<b>\$23,474,103</b>	<b>\$29,124,515</b>	<b>\$34,687,703</b>	<b>\$21,901,837</b>
Concord University	\$3,223,902	\$2,923,540	\$3,069,526	\$3,661,654	\$4,343,658
Marshall University			\$3,016	\$1,000	
West Virginia School of Osteopathic Medicine	\$10,370,228	\$13,517,833	\$19,818,971	\$23,471,724	\$10,894,796
West Virginia State University	\$7,402,770	\$4,994,358	\$4,845,940	\$5,744,850	\$6,663,383
West Virginia University			\$3,060	\$103,029	
WVU Institute of Technology	\$1,977,152	\$2,038,372	\$1,384,002	\$1,705,446	
<b>WV Two-Year Public Institutions</b>	<b>\$4,527,476</b>	<b>\$7,772,180</b>	<b>\$8,383,020</b>	<b>\$10,119,905</b>	<b>\$8,887,300</b>
Blue Ridge Community and Technical College			\$2,000		
Bridgemont Community and Technical College			\$854,350	\$918,330	
Eastern WV Community and Technical College				\$375	\$233,802
Kanawha Valley Community and Technical College		\$2,494,539	\$2,504,340	\$3,130,367	\$3,421,937
Southern WV Community and Technical College	\$200,624	\$185,190	\$121,669	\$164,396	\$83,829
WV Northern Community College	\$1,556,698	\$1,742,370	\$1,474,825	\$1,935,854	
WVU at Parkersburg	\$2,770,154	\$3,350,081	\$3,425,836	\$3,970,583	\$5,147,732
<b>WV Public Career and Technical Centers</b>	<b>\$126,070</b>	<b>\$75,012</b>	<b>\$97,262</b>	<b>\$111,716</b>	<b>\$65,619</b>
Fred W. Eberle Technical Center				\$15,500	
John D. Rockefeller IV Career Center	\$19,260	\$25,903	\$36,771	\$79,848	\$53,277
Ralph R. Willis Career and Technical Center		\$4,893	\$2,762		
Wood County Technical Center	\$106,810	\$44,216	\$57,729	\$16,368	\$12,342
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>\$26,274,409</b>	<b>\$30,411,481</b>	<b>\$36,939,065</b>	<b>\$58,599,704</b>	<b>\$42,218,452</b>
Alderson-Broaddus College	\$2,419,649	\$2,483,285	\$2,423,448	\$3,305,949	\$1,987,146
Appalachian Bible College	\$149,928	\$117,069	\$90,187	\$130,873	\$105,208
Bethany College	\$1,538,873	\$1,143,991	\$1,456,516	\$2,367,854	\$2,681,704
Davis & Elkins College	\$1,127,921	\$1,234,464	\$1,114,247	\$1,912,611	\$1,778,341
Mountain State University	\$16,523,732	\$17,012,635	\$20,717,325	\$32,419,968	\$15,851,655
Ohio Valley University	\$1,096,623	\$964,428	\$1,011,448	\$1,453,813	\$1,333,422
University of Charleston	\$1,711,842	\$3,315,764	\$5,305,342	\$9,416,649	\$10,496,164
West Virginia Wesleyan College	\$1,579,680	\$1,293,713	\$1,552,923	\$2,817,191	\$3,343,999
Wheeling Jesuit University	\$126,161	\$2,846,132	\$3,267,629	\$4,774,796	\$4,640,813

**FFEL Loan Program (Unsubsidized) Dollars by Institution and Sector, 2005-2006 to 2009-10** Continued

	2005-06	2006-07	2007-08	200	
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$208,422	\$227,316	\$237,661	\$297,304	\$464,384
B. M. Spurr School of Practical Nursing	\$16,952	\$15,293			
Human Resource Development and Employment-Stanley Technical Institute	\$22,858	\$11,265	\$34,197	\$57,390	\$1,327
North Central Opportunities Industrialization Center	\$142,612	\$157,722	\$157,212	\$188,435	\$368,272
West Virginia University Hospitals	\$26,000	\$43,036	\$46,252	\$51,479	\$94,785
WV For-Profit Institutions	\$10,502,831	\$13,333,006	\$20,593,923	\$45,922,052	\$24,859,800
American Public University System		\$2,584,465	\$6,328,611	\$23,522,753	\$2,195,330
Beckley Beauty Academy					\$5,016
Charleston School of Beauty Culture	\$142,561	\$149,272	\$109,586	\$111,255	\$121,575
Clarksburg Beauty Academy and School of Massage Therapy	\$172,575	\$177,000	\$180,890	\$327,974	\$365,500
Everest Institute	\$4,366,652	\$4,222,055	\$6,314,058	\$11,768,979	\$12,274,403
Huntington Junior College of Business	\$2,746,305	\$2,885,562	\$3,652,038	\$3,512,820	\$1,191,639
Huntington School of Beauty Culture	\$3,347	\$30,871	\$124,232	\$203,880	\$142,311
International Beauty School	\$1,500				
Morgantown Beauty College	\$167,578	\$143,596	\$102,370	\$182,291	\$135,163
Mountain State College	\$138,544	\$147,859	\$211,317	\$371,179	\$488,970
Mountain State School of Massage	\$60,255	\$61,022	\$74,632	\$150,643	\$112,938
Salem International University	\$898,277	\$909,010	\$1,890,617	\$4,173,935	\$5,663,533
West Virginia Business College	\$489,842	\$435,656	\$436,736	\$552,688	\$973,047
West Virginia Junior College*	\$1,315,395	\$1,586,638	\$1,168,836	\$1,043,655	\$1,190,375
<b>Total</b>	<b>\$64,613,260</b>	<b>\$75,293,098</b>	<b>\$95,375,446</b>	<b>\$149,738,384</b>	<b>\$98,397,392</b>

\* Includes all institution campuses

**FFEL PLUS Loan Program Recipients and Dollars by Institution and Sector**

**HIGHLIGHTS:**

- From 2005-06 to 2010-11, total FFEL PLUS Loan recipients decreased 27.8 percent from 1,262 to 912.
- Over the same time period, the amount parents of West Virginia undergraduate students borrowed in FFEL PLUS Loans declined from \$9.8 million to \$7.7 million.
- 69 percent of all West Virginia FFEL PLUS Loans were borrowed by parents of undergraduate students attending four-year, independent, non-profit institutions.

**ABOUT THIS MEASURE:**

The FFEL PLUS Loan program guarantees educational loans made by independent financial institutions to qualifying parents of undergraduates toward the total cost of attendance. All PLUS Loans are unsubsidized. The following tables detail the number of students borrowing from the FFEL PLUS Loan program and the total amount of loans by institution and sector. Beginning July 1, 2010, the FFEL program was discontinued and all federal loans are made through the Direct Loan program.

**FFEL PLUS Loan Program Recipients by Institution and Sector, 2005-2006 to 2009-10**

	2005-06	2006-07	2007-08	2008-09	2009-10
<b>WV Four-Year Public Institutions</b>	<b>364</b>	<b>328</b>	<b>278</b>	<b>221</b>	<b>181</b>
Concord University	173	152	139	103	80
Marshall University		1			
West Virginia State University	142	122	111	76	101
West Virginia University				4	
WVU Institute of Technology	49	53	28	38	
<b>WV Two-Year Public Institutions</b>	<b>3</b>	<b>34</b>	<b>47</b>	<b>41</b>	<b>20</b>
Bridgemont Community and Technical College			17	13	
Kanawha Valley Community and Technical College		27	27	26	18
Southern WV Community and Technical College		1			1
WV Northern Community College	1			1	
WVU at Parkersburg	2	6	3	1	1
<b>WV Public Career and Technical Centers</b>		<b>1</b>	<b>1</b>		<b>2</b>
Fred W. Eberle Technical Center			1		
Wood County Technical Center		1			2
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>730</b>	<b>754</b>	<b>708</b>	<b>602</b>	<b>629</b>
Alderson-Broaddus College	72	60	73	60	60
Appalachian Bible College	15	13	14	7	8
Bethany College	169	162	192	156	166
Davis & Elkins College	47	38	35	39	47
Mountain State University	50	70	55	49	26
Ohio Valley University	72	53	40	25	38
University of Charleston	85	117	113	99	86
West Virginia Wesleyan College	220	165	129	97	105
Wheeling Jesuit University		76	57	70	93
<b>WV Non-Profit Institutions (Professional/Less Than Four-Year)</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>1</b>
Human Resource Development and Employment-Stanley Technical Institute		2			
North Central Opportunities Industrialization Center	3	1	1	1	1
West Virginia University Hospitals		1	2	2	0
<b>WV For-Profit Institutions</b>	<b>162</b>	<b>136</b>	<b>106</b>	<b>99</b>	<b>79</b>
American Public University System		4	5	9	1
Beckley Beauty Academy	1	1			1
Charleston School of Beauty Culture	6	2	1		1
Clarksburg Beauty Academy & School of Massage Therapy	3	12	1	4	2
Everest Institute	76	35	33	36	27
Huntington Junior College of Business	6	9	8	3	
Huntington School of Beauty Culture			2	1	1
Morgantown Beauty College	6	7	5	3	3
Mountain State College	3	3	2	1	
Mountain State School of Massage		3	3	4	1
Salem International University	17	18	13	22	28
West Virginia Business College	8	3	3	3	1
West Virginia Junior College*	36	39	30	13	13
<b>Total</b>	<b>1,262</b>	<b>1,257</b>	<b>1,143</b>	<b>966</b>	<b>912</b>

\* Includes all institution campuses

**FFEL PLUS Loan Program Dollars by Institution and Sector 2005-2006 to 2009-10**

	2005-06	2006-07	2007-08	2008-09	2009-10
<b>WV Four-Year (or Higher) Public Institutions</b>	\$2,499,025	\$2,279,085	\$1,982,279	\$1,503,198	\$1,181,806
Concord University	\$1,267,327	\$1,159,138	\$945,103	\$682,258	\$544,537
Marshall University		\$9,644			
West Virginia State University	\$924,193	\$817,707	\$830,045	\$539,865	\$637,269
West Virginia University				\$32,388	
WVU Institute of Technology	\$307,505	\$292,596	\$207,131	\$248,687	
<b>WV Two-Year Public Institutions</b>	\$13,875	\$174,504	\$297,134	\$268,748	\$124,312
Bridgemont Community and Technical College			\$111,912	\$90,045	
Kanawha Valley Community and Technical College		\$145,783	\$166,957	\$166,654	\$115,736
Southern WV Community and Technical College		\$5,000			\$3,000
WV Northern Community College	\$2,000			\$2,050	
WVU at Parkersburg	\$11,875	\$23,721	\$18,265	\$9,999	\$5,576
<b>WV Public Career and Technical Centers</b>	\$0	\$2,000	\$2,150	\$0	\$9,000
Fred W. Eberle Technical Center			\$2,150		
Wood County Technical Center		\$2,000			\$9,000
<b>WV Four-Year Independent, Non-Profit Institutions</b>	\$6,345,667	\$6,731,552	\$6,415,898	\$5,327,930	\$5,758,203
Alderson-Broadbent College	\$513,949	\$565,156	\$623,751	\$470,127	\$440,180
Appalachian Bible College	\$99,482	\$109,700	\$110,601	\$59,600	\$51,800
Bethany College	\$1,633,359	\$1,664,707	\$1,923,128	\$1,544,030	\$1,799,991
Davis & Elkins College	\$472,984	\$343,673	\$406,305	\$404,579	\$455,714
Mountain State University	\$339,435	\$430,195	\$332,498	\$257,786	\$113,105
Ohio Valley University	\$670,143	\$518,259	\$372,859	\$257,812	\$400,450
University of Charleston	\$638,628	\$810,339	\$874,969	\$819,315	\$723,321
West Virginia Wesleyan College	\$1,977,687	\$1,516,845	\$1,189,305	\$871,403	\$878,381
Wheeling Jesuit University		\$772,678	\$582,482	\$643,278	\$895,261
<b>WV Non-Profit Institutions (Professional/ Less Than Four-Year)</b>	\$22,008	\$25,910	\$22,282	\$18,600	\$5,000
Human Resource Development & Employment-Stanley Technical Institute		\$6,497			
North Central Opportunities Industrialization Center	\$22,008	\$10,413	\$7,320	\$6,100	\$5,000
West Virginia University Hospitals		\$9,000	\$14,962	\$12,500	
<b>WV For-Profit Institutions</b>	\$935,367	\$768,655	\$645,833	\$552,417	\$600,684
American Public University System		\$10,436	\$9,355	\$27,594	\$1,500
Beckley Beauty Academy	\$8,000	\$7,500			\$10,802
Charleston School of Beauty Culture	\$37,863	\$16,402	\$6,000		\$11,650
Clarksburg Beauty Academy and School of Massage Therapy	\$15,900	\$71,300	\$6,000	\$21,000	\$10,500
Everest Institute	\$551,215	\$233,868	\$228,231	\$208,028	\$212,804
Huntington Junior College of Business	\$14,287	\$51,048	\$46,435	\$12,326	
Huntington School of Beauty Culture			\$21,840	\$3,720	\$13,170
Morgantown Beauty College	\$19,877	\$32,755	\$20,244	\$12,226	\$12,889
Mountain State College	\$20,755	\$18,842	\$2,524	\$3,400	
Mountain State School of Massage		\$29,534	\$40,452	\$21,500	\$2,000
Salem International University	\$97,214	\$110,625	\$110,385	\$180,993	\$250,568
West Virginia Business College	\$36,868	\$24,932	\$8,286	\$12,001	\$4,000
West Virginia Junior College*	\$133,388	\$161,413	\$146,081	\$49,629	\$70,801
<b>Total</b>	<b>\$9,815,942</b>	<b>\$9,979,706</b>	<b>\$9,363,426</b>	<b>\$7,670,893</b>	<b>\$7,670,005</b>

\*Includes all institution campuses

## FFEL Graduate PLUS Loan Program Recipients and Dollars by Institution and Sector

### HIGHLIGHTS:

- 56.5 percent of all West Virginia FFEL Graduate PLUS Loans were borrowed by graduate students attending four-year, independent, non-profit institutions.
- From 2005 to 2009, FFEL Graduate PLUS Loan recipients increased from 34 to 558.
- Over the same time period, the amount West Virginia graduate students borrowed in FFEL Graduate PLUS Loans increased from \$607,182 to \$10.4 million.

### ABOUT THIS MEASURE:

The FFEL Graduate PLUS Loan program allows qualifying graduate students to borrow towards the total cost of attendance. All PLUS Loans are unsubsidized. The following tables detail the number of students borrowing from the Direct Graduate PLUS Loan program and the total amount of loans by institution and sector. Beginning July 1, 2010, the FFEL program was discontinued and all federal loans are made through the Direct Loan Program.

### FFEL Graduate PLUS Program Recipients by Institution and Sector 2005-2006 to 2009-10

	2005-06	2006-07	2007-08	2008-09	2009-10
WV Four-Year (or Higher) Public Institutions	1	231	39	397	243
West Virginia School of Osteopathic Medicine	1	231	39	397	243
WV Four-Year Independent, Non-Profit Institutions	33	147	223	316	315
Alderson-Broadbudd College	29	55	59	58	31
Mountain State University	3	6	19	122	82
University of Charleston		3	48	115	165
West Virginia Wesleyan College			2	2	
Wheeling Jesuit University	1	2	5	19	37
WV For-Profit Institutions		6	3	3	
American Public University		1	3	2	
Salem International University		5		1	
<b>Total</b>	<b>34</b>	<b>384</b>	<b>535</b>	<b>716</b>	<b>558</b>

### FFEL Graduate PLUS Program Dollars by Institution and Sector 2005-2006 to 2009-10

	2005-06	2006-07	2007-08	2008-09	2009-10
WV Four-Year (or Higher) Public Institutions	\$156,868	\$6,487,248	\$10,165,834	\$13,771,386	\$6,219,408
West Virginia School of Osteopathic Medicine	\$156,868	\$6,487,248	\$10,165,834	\$13,771,386	\$6,219,408
WV Four-Year Independent, Non-Profit Institutions	\$450,314	\$2,543,639	\$3,772,402	\$5,771,495	\$4,200,077
Alderson-Broadbudd College	\$407,789	\$1,174,811	\$1,117,412	\$1,297,038	\$287,249
Mountain State University	\$37,140	\$1,127,587	\$2,086,498	\$2,473,938	\$597,918
University of Charleston		\$219,748	\$514,016	\$1,777,862	\$2,896,365
West Virginia Wesleyan College			\$23,660	\$10,000	
Wheeling Jesuit University	\$5,385	\$21,493	\$30,816	\$212,657	\$418,545
WV For-Profit Institutions	\$0	\$31,700	\$15,735	\$34,783	\$0
American Public University System		\$2,195	\$15,735	\$24,572	
Salem International University		\$29,505		\$10,211	
<b>Total</b>	<b>\$607,182</b>	<b>\$9,062,587</b>	<b>\$13,953,971</b>	<b>\$19,577,664</b>	<b>\$10,419,485</b>

## Percentage of Undergraduate Academic Year Headcount Enrollment Taking Out Loans and Average Loan Amounts at Public Institutions

### HIGHLIGHTS:

- The proportion of undergraduates at four-year public institutions who received a student loan in 2010-11 was 52.2 percent with an average student loan amount of \$7,337.
- The highest average loan amount at four-year public institutions was \$8,116 at West Virginia University and the highest proportion of students receiving a federal loan was 62.2 percent at Fairmont State University.
- In West Virginia two-year public institutions, 29 percent of students received a student loan. The average loan in this sector was \$5,098.
- At two-year public institutions the highest average loan amount was \$5,857 at WVU at Parkersburg and the highest proportion of students receiving a federal loan was at Pierpont Community and Technical College (51.6%).

### ABOUT THIS MEASURE:

This table provides the number of undergraduate students with any type of student loan of which the institution is aware for the academic year. The average loan amount awarded is the average among borrowers. This indicator does not include PLUS loans taken out by parents.

### Percentage of Undergraduate Academic Year Headcount Enrollment Taking Out Loans and Average Loan Amounts at Public Institutions, 2010-11

	Head Count	Students With Loan	Percent with Loans	Average Loan Amount
<b>Four-Year Public Institutions</b>	<b>64,747</b>	<b>33,809</b>	<b>52.2%</b>	<b>\$7,337</b>
Bluefield State College	2,571	1,312	51.0%	\$6,494
Concord University	3,155	1,573	49.9%	\$6,136
Fairmont State University	5,038	3,136	62.2%	\$6,793
Glenville State College	2,231	1,012	45.4%	\$6,907
Marshall University	11,535	5,898	51.1%	\$7,205
Potomac State College of WVU	2,150	995	46.3%	\$5,620
Shepherd University	5,058	2,543	50.3%	\$7,170
West Liberty University	2,944	1,802	61.2%	\$7,480
West Virginia State University	3,930	1,733	44.1%	\$6,534
West Virginia University	24,622	13,075	53.1%	\$8,116
WVU Institute of Technology	1,513	730	48.2%	\$5,974
<b>Two-Year Public institutions</b>	<b>36,875</b>	<b>10,702</b>	<b>29.0%</b>	<b>\$5,098</b>
Blue Ridge Community and Technical College	5,204	1,245	23.9%	\$5,682
Bridgemont Community and Technical College	1,167	362	31.0%	\$4,896
Eastern WV Community and Technical College*	862	.	.	.
Kanawha Valley Community and Technical College	2,511	1,081	43.1%	\$4,749
Mountwest Community and Technical College	4,186	1,420	33.9%	\$5,003
New River Community and Technical College	4,268	1,064	24.9%	\$2,831
Pierpont Community and Technical College	3,969	2,047	51.6%	\$5,866
Southern WV Community and Technical College	3,131	101	3.2%	\$4,361
WV Northern Community College	5,878	1,392	23.7%	\$4,500
WVU at Parkersburg	5,699	1,990	34.9%	\$5,906

\* Loan information not available due to date reporting issues.



## Percentage of Undergraduate Academic Year Headcount Enrollment Taking Out Loans and Average Loan Amount by Sector and Residency

### HIGHLIGHTS:

- At West Virginia public four-year institutions, 49.8 percent of in-state students took out loans with an average amount of \$6,573 while 57.8 percent of out-of-state students had loans with an average value of \$8,829.
- In West Virginia two-year public institutions, the 29.3 percent of in-state students who borrowed received an average of \$5,042 in loans while 26.4 percent of out-of-state students took out loans with an average value of \$5,653.

### ABOUT THIS MEASURE:

This table provides for the academic year the number of in-state and out-of-state students according to residency for fees with any type of student loan of which the institution is aware. The average loan amount is the average among borrowers. This indicator does not include PLUS loans taken out by parents.

### Percentage of Undergraduate Academic Year Headcount Enrollment Taking Out Loans and Average Loan Amount by Sector and Residency, 2010-11

		Head Count	Students With Loan	Percent with Loans	Average Loan Amount
WV Four-Year Public Institutions	In-state	44,912	22,352	49.8%	\$6,573
	Out-of-state	19,835	11,457	57.8%	\$8,829
	<b>Total</b>	<b>64,747</b>	<b>33,809</b>	<b>52.2%</b>	<b>\$7,337</b>
WV Two-Year Public institutions	In-state	33,148	9,719	29.3%	\$5,042
	Out-of-state	3,727	983	26.4%	\$5,653
	<b>Total</b>	<b>36,875</b>	<b>10,702</b>	<b>29.0%</b>	<b>\$5,098</b>

## Percentage of Enrolled Undergraduate West Virginia FAFSA Filers Taking Out Student Loans and Average Loan Amount by Sector and Income

### HIGHLIGHTS:

- In 2010-11, the proportion of undergraduate West Virginia FAFSA filers with loans at four-year public institutions with family adjusted gross incomes of less than \$30,000 was 70.8 percent. Approximately 67 percent of those with family incomes of \$30,000 to \$59,999 took out loans while that figure was 66.3 percent for those with income of \$60,000 to \$89,999 and nearly 52 percent for those with an income of \$90,000 or more.
- At two-year public institutions, 48.8 percent of students whose family adjusted income was under \$30,000 took out loans. For students with an income of \$30,000 to \$59,999, 43 percent took out a loan while 47.5 percent of those with an income of \$60,000 to \$89,999 took out loans. About 40 percent of students with an adjusted family income of \$90,000 or more received a student loan.
- The average loan amount at West Virginia four-year public institutions overall was \$6,590. Students with an adjusted gross income of \$30,000-\$59,999 had the lowest average loan (\$6,270) while students with an adjusted gross income less than \$30,000 had the highest at \$6,936.
- The average loan amount at West Virginia two-year public institutions was \$5,046. Students with an adjusted gross income of less than \$30,000 had an average loan of \$5,049. Students with an adjusted gross income of \$30,000- \$59,999 had an average loan of \$5,054; \$60,000- \$89,999 had an average loan of \$5,147; and \$90,000 or above had the lowest average loan, \$4,812.

### ABOUT THIS MEASURE:

This measure provides the number of students enrolled at public institutions who filed a FAFSA with West Virginia residency and the number that took out any type of student loan, not including PLUS loans, broken down by students' adjusted family income. It also provides the average loan amount among those who borrowed.



**Percentage of Enrolled Undergraduate West Virginia FAFSA Filers Taking Out Student Loans and Average Loan Amount by Income, 2010-11**

	Adjusted Gross Income	Head Count	Students With Loan	Percent with Loans	Average Loan Amount
WV Public Four-Year Institutions	Less than \$30,000	13,575	9,613	70.8%	\$6,936
	\$30,000-\$59,999	7,172	4,818	67.2%	\$6,270
	\$60,000-\$89,999	5,895	3,906	66.3%	\$6,373
	\$90,000 & above	7,248	3,762	51.9%	\$6,341
	<b>Total</b>	<b>33,890</b>	<b>22,099</b>	<b>65.2%</b>	<b>\$6,590</b>

	Adjusted Gross Income	Head Count	Students With Loan	Percent with Loans	Average Loan Amount
WV Public Two Year Institutions	Less than \$30,000	12,954	6,327	48.8%	\$5,049
	\$30,000-\$59,999	4,142	1,782	43.0%	\$5,054
	\$60,000-\$89,999	2,057	978	47.5%	\$5,147
	\$90,000 & above	1,401	563	40.2%	\$4,812
	<b>Total</b>	<b>20,554</b>	<b>9,650</b>	<b>46.9%</b>	<b>\$5,046</b>

**Percentage of Undergraduate West Virginia FAFSA Filers Taking Out Student Loans and Average Loan Amount by Dependency Status**

**HIGHLIGHTS:**

- In general, independent students are much more likely to take out loans and have significantly higher average loan amounts.
- At four-year public institutions, 59.9 percent of West Virginia students who filed a FAFSA as a dependent student took out loans while 76.4 percent of independent students did so.
- The average loan amount of dependent students at four-year institutions was \$5,743 which was lower than the \$8,004 independent students borrowed.
- At two-year public institutions, 35.9 percent of students who filed a FAFSA as a dependent student took out loans and 53.5 percent of independent students borrowed.
- The average loan amount of dependent students at two-year institutions was \$3,979, which was lower than the \$5,473 independent students borrowed.

**ABOUT THIS MEASURE:**

This measure provides the number of students at public institutions who filed a FAFSA with West Virginia residency and the number that took out any type of student loan, not including PLUS loans, broken down by students' dependency status. It also provides the average loan amount among those who borrowed.

**Percentage of Undergraduate West Virginia FAFSA Filers Taking Out Student Loans and Average Loan Amount by Dependency Status, 2010-11**

		Head Count	Students With Loan	Percent with Loans	Average Loan Amount
WV Four-Year Public Institutions	Dependent	23,051	13,817	59.9%	\$5,743
	Independent	10,839	8,282	76.4%	\$8,004
	<b>Total</b>	<b>33,890</b>	<b>22,099</b>	<b>65.2%</b>	<b>\$6,590</b>
WV Two-Year Public Institutions	Dependent	7,682	2,758	35.9%	\$3,979
	Independent	12,872	6,892	53.5%	\$5,473
	<b>Total</b>	<b>20,554</b>	<b>9,650</b>	<b>46.9%</b>	<b>\$5,046</b>

## Indebtedness of Bachelor's Degree-Seeking, First-Time Freshmen at Four-Year Institutions by Student Outcomes after Four and Six Years, 2000 and 2005 Fall Cohorts

### HIGHLIGHTS:

- For both cohorts, students who have graduated were less likely to have taken out loans than those who had not graduated, with more of those still enrolled having loans than those who had discontinued enrollment. Furthermore, the proportion with loans increased among all groups in both cohorts from the fourth year to the sixth year.
- In the 2005 cohort, 53.6 percent of students who graduated with a bachelor's degree within four years took out loans. This represents a 3.4 percentage point increase from the 2000 cohort.
- The average loan amount for students in the 2000 cohort that graduated in four years was \$14,862 and increased to \$19,215 for the 2005 cohort. Among students still pursuing a degree after four years, the average loan amount increased from \$18,600 to \$23,960 from 2000 to 2005. There was only a slight increase for students who did not graduate and were not still enrolled between 2000 and 2005.
- The average loan amount for students who graduated after six years increased from \$17,580 for the 2000 cohort to \$22,986 in 2005. Students still pursuing a degree after six years saw little increase over the time period, while students who did not graduate and were no longer pursuing a degree saw an increase of \$1,313 from \$8,484 for the 2000 cohort to \$9,797 in 2005.

### ABOUT THIS MEASURE:

This table provides, out of a cohort of first-time bachelor's degree-seeking students at public institutions, the number after four and six years who have graduated, the number who have not graduated but were still enrolled in the fourth/sixth year, and the number who have not graduated and were not still enrolled in the fourth/sixth year. It also provides the percent of each of these groups that have taken out any loans during the time period and the average loan amount among borrowers.

### Indebtedness of Bachelor's Degree-Seeking, First-Time Freshmen at Four-Year Institutions by Student Outcome after Four and Six Years, Fall 2000 and 2005 Cohorts

		After Four Years			After Six Years		
		Students	Percent With Loan	Average Loans Amount	Students	Percent With Loan	Average Loan Amount
2000	Graduated	1,482	50.2%	\$14,862	3,909	60.6%	\$17,580
	No Degree, Enrolled	4,044	69.7%	\$18,600	957	77.1%	\$21,510
	No Degree, Not Enrolled Past year	2,979	60.9%	\$7,309	3,645	62.4%	\$8,484
2005	Graduated	2,390	53.6%	\$19,215	4,712	61.6%	\$22,986
	No Degree, Enrolled	3,890	73.1%	\$23,960	1,011	78.5%	\$21,787
	No Degree, Not Enrolled Past year	3,342	62.4%	\$7,624	3,899	64.5%	\$9,797

## Indebtedness of Certificate- or Degree- Seeking, First-Time Freshmen at Two-Year Institutions by Student Outcome after Two and Six Years, 2000 and 2005 Fall Cohorts

### HIGHLIGHTS:

- For both cohorts, students who have graduated were less likely to have taken out loans than those who had not graduated but were still enrolled. Those who had not graduated and were no longer enrolled were least likely to have loans. The proportion with loans increased among all groups in both cohorts from the second year to the sixth year.
- In the 2005 cohort, of the students earning a credential in two years, 46.4 percent had taken out loans, an increase over the 2000 cohort's 38.9 percent.

### Indebtedness of Certificate- or Degree- Seeking, First-Time Freshmen at Two-Year Institutions by Student Outcome after Two and Six Years, 2000 and 2005 Fall Cohorts Continued

- The average loan amount for those who earned a credential in two years was \$6,815 for the 2000 cohort and this increased to \$13,763 in 2005. Students who were still pursuing a credential after two years experienced an increase in average loan from \$11,911 to \$16,164 over the time period, while students who did not graduate and were no longer enrolled saw a decrease from \$8,098 to \$6,124.
- Over six years, students who graduated had an average student loan of \$12,132 in the 2000 cohort and this increased to \$19,462 in 2010. First-time freshmen who were still pursuing a credential had an average student loan of \$19,359 in the 2000 cohort; this figure increased to \$23,450 in 2005. Average debt for students who did not graduate and were no longer enrolled decreased slightly over the same time period.

#### ABOUT THIS MEASURE:

This table provides, out of a cohort of first-time certificate- or degree-seeking students at two-year public institutions, the number after two and six years who have graduated with any credential, the number who have not graduated but were still enrolled in the second/sixth year, and the number who have not graduated and were not still enrolled in the second/sixth year. It also provides the percent of each of these groups that have taken out any loans during the time period and the average loan amount among borrowers.

### Indebtedness of Certificate- or Degree-Seeking, First-Time Freshmen at Two-Year Institutions by Student Outcome after Two and Six Years, 2000 and 2005 Fall Cohorts

		After Two Years			After Six Years		
		Students Loan	Percent With Amount	Average Loans	Students Loan	Percent With Loan Amount	Average
2000	Graduated	54	38.9%	\$6,815	385	49.4%	\$12,132
	No Degree, Enrolled	848	43.2%	\$11,911	117	58.1%	\$19,359
	No Degree, Not Enrolled Past year	546	22.7%	\$8,098	946	26.7%	\$7,452
2005	Graduated	166	46.4%	\$13,763	935	59.3%	\$19,462
	No Degree, Enrolled	2,171	60.4%	\$16,164	384	74.7%	\$23,450
	No Degree, Not Enrolled Past year	1,392	41.6%	\$6,124	2,410	46.8%	\$7,366

### Federal Student Loan Two-Year Cohort Default Rates by Institution and Sector, 2008 to 2010

#### HIGHLIGHTS:

- The two-year default rate for all West Virginia institutions increased from 8.6 percent to 9.6 percent from 2008 to 2010.
- Default rates at public four-year institutions increased from 6.3 percent to 8.4 percent. The rate at public two-year institutions increased from 15.6 percent to 17.7 percent.
- The two-year default rate in the for-profit sector decreased from 13.2 percent to 8.3 percent.
- The total number of students going into default within two years increased from 2,261 for the 2008 cohort to 2,904 for the 2010 cohort.

#### ABOUT THIS MEASURE:

This measure provides the number of students in repayment, the number of students defaulting on their loan payments, and the total institutional and sector percentages for each graduating cohort. As of 2012, the U.S. Department of Education will only be reporting on three year default rates, beginning with the 2009 graduating cohort.

**Federal Student Loan Two-Year Cohort Default Rates by Institution and Sector, 2008 to 2010**

	2008			2009			2010		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
<b>WV Four-Year (or Higher) Public Institutions</b>	15,099	958	6.3%	14,283	1,000	7.0%	14,642	1,235	8.4%
Bluefield State College	718	77	10.7%	658	72	10.9%	612	95	15.5%
Concord University	581	56	9.6%	648	80	12.3%	613	75	12.2%
Fairmont State University	1,774	127	7.1%	1,742	163	9.3%	1,842	202	10.9%
Glenville State College	355	34	9.5%	391	40	10.2%	418	48	11.4%
Marshall University	3,179	180	5.6%	2,721	172	6.3%	2,690	234	8.6%
Shepherd University	860	36	4.1%	803	35	4.3%	889	54	6.0%
West Liberty University	617	34	5.5%	813	83	10.2%	550	61	11.0%
West Virginia School of Osteopathic Medicine	73	1	1.3%	111	1	0.9%	162	0	0.0%
West Virginia State University	988	100	10.1%	775	70	9.0%	1,012	105	10.3%
West Virginia University*	5,954	313	5.2%	5,621	284	5.0%	5,854	361	6.1%
<b>WV Two-Year Public Institutions</b>	2,981	466	15.6%	3,347	551	16.5%	3,885	686	17.7%
Blue Ridge Community and Technical College	190	17	8.9%	226	33	14.6%	288	42	14.5%
Bridgemont Community and Technical College	49	7	14.2%	157	31	19.7%	181	28	15.4%
Eastern WV Community and Technical College	139	25	18.1%	251	39	15.5%	2	0	15.4%†
Kanawha Valley Community and Technical College	403	53	13.1%	479	80	16.7%	555	66	11.8%
Mountwest Community and Technical College	417	54	12.9%	499	69	13.8%	645	133	20.6%
New River Community and Technical College	354	62	17.5%	428	74	17.2%	498	98	19.6%
Pierpont Community and Technical College							291	54	18.5%
Southern WV Community and Technical College	139	25	17.9%	112	14	12.5%	100	23	23.0%
West Virginia Northern Community College	581	124	21.3%	470	82	17.4%	552	115	20.8%
WVU at Parkersburg	709	99	13.9%	725	129	17.7%	773	127	16.4%
<b>WV Public Career and Technical Centers</b>	21	4	19.0%	35	5	14.3%	32	4	12.5%
Fred W. Eberle Technical Center	0	0	0.0%	3	1	33.3%	0	0	33.3%†
John D. Rockefeller IV Career Center	2	0	7.4%†	11	0	2.9%†	18	2	6.4%
Wood County Technical Center	19	4	8.5%	21	4	11.5%	14	2	18.5%
<b>WV Four-Year Independent, Non-Profit Institutions</b>	3,821	275	7.2%	4,023	328	8.2%	4,139	347	8.4%
Alderson-Broaddus College	264	12	4.5%	291	19	6.5%	238	25	10.5%
Appalachian Bible College	55	2	3.6%	47	3	6.3%	59	3	5.0%
Bethany College	282	15	5.3%	265	17	6.4%	253	20	7.9%
Davis & Elkins College	175	11	6.2%	220	25	11.3%	208	21	10.0%
Mountain State University	1,794	164	9.1%	1,996	191	9.5%	2,178	200	9.1%
Ohio Valley University	166	8	4.8%	177	9	5.0%	171	6	3.5%
University of Charleston	276	32	11.5%	285	28	9.8%	308	34	11.0%
West Virginia Wesleyan College	390	17	4.3%	349	19	5.4%	304	23	7.5%
Wheeling Jesuit University	419	14	3.3%	393	17	4.3%	420	15	3.5%

	2008			2009			2010		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
<b>WV Non-Profit Institutions</b> (Professional/Less Than Four-Year)	112	13	11.6%	89	20	22.5%	92	14	15.2%
B. M. Spurr School of Practical Nursing	10	2	8.6%	0	0	10.5%†	0	0	20%†
Human Resource Development and Employment-Stanley Technical Institute	9	0	34.2%	22	6	28.9%	21	5	21.1%
North Central Opportunities Industrialization Center	86	11	12.7%	54	13	24.0%	58	8	13.7%
West Virginia University Hospitals	7	0	0.0%	13	1	2.7%	13	1	6.0%
<b>WV For-Profit Institutions</b>	4,114	545	13.2%	5,134	714	14.0%	7,459	618	8.3%
American Public University System	821	43	5.2%	1,558	63	4.0%	2,921	178	6.0%
Charleston School of Beauty Culture	40	14	35.0%	47	10	21.2%	48	11	22.9%
Clarksburg Beauty Academy and School of Massage Therapy	78	8	10.2%	79	7	8.8%	82	20	24.3%
Everest Institute	1,314	266	20.2%	1,699	410	24.1%	2,295	128	5.5%
Huntington Junior College of Business	460	68	14.7%	428	55	12.8%	509	86	16.8%
Huntington School of Beauty Culture	21	4	14.2%	38	11	28.9%	55	17	30.9%
International Beauty School	48	8	16.6%	44	3	6.8%	61	7	11.4%
Meredith Manor International Equestrian Centre	41	3	7.3%	51	3	5.8%	57	8	14.0%
Morgantown Beauty College	61	6	9.8%	52	5	9.6%	59	5	8.4%
Mountain State College	53	4	7.5%	75	10	13.3%	57	5	8.7%
Mountain State School of Massage	18	3	10.0%	36	8	22.2%	29	4	18.0%
Salem International University	276	30	10.8%	267	39	14.6%	476	75	15.7%
Scott College of Cosmetology	25	4	11.4%	28	5	13.4%	32	7	21.8%
Valley College**	144	25	15.9%	119	20	15.1%	157	31	18.6%
West Virginia Business College	116	16	13.7%	96	31	32.2%	90	11	12.2%
West Virginia Junior College**	598	43	13.7%	517	34	5.8%	531	25	4.4%
<b>Total</b>	<b>26,148</b>	<b>2,261</b>	<b>8.6%</b>	<b>26,911</b>	<b>2,618</b>	<b>9.7%</b>	<b>30,249</b>	<b>2,904</b>	<b>9.6%</b>

\* Data includes Potomac State College of WVU and WVU Institute of Technology

\*\* Includes all institution campuses

† An average default rate percentage based on the previous three years was calculated.

### Federal Student Loan Three-Year Cohort Default Rates by Institution and Sector, 2009

#### HIGHLIGHTS:

- The three-year default rate for the 2009 graduating cohort, for all institutions in the state, was 14.1 percent.
- Compared to the total state two-year default rate for the 2009 cohort, 9.7 percent, the added year of results produced an increase of 1,134 additional students entering into default.
- Less than four-year, independent non-profit (31.9%) and public two-year institutions (24.6%) had the highest sector default rates.
- Public (10.6%) and independent, non-profit (11.7%) four-year institutions had the lowest sector default rates.

**ABOUT THIS MEASURE:**

The three-year default rate has been adopted by the U.S. Department of Education to become the new standard for measuring loan defaults, replacing two-year default rates. The three year post graduation/withdraw period is thought to more accurately capture the number of students in default. Although the three-year rate was applied on a trial basis to preceding cohorts, the 2009 cohort is the first group of students officially measured by the extended default rate period. This measure provides the number of students in repayment, the number of students defaulting on their loan payments, and the total institutional and sector percentages for the 2009 cohort.

**Student Loan Three-Year Cohort Default Rates by Institution and Sector, 2009**

	Number in Repayment	Number in Default	Default Rate
<b>WV Four-Year (or Higher) Public Institutions</b>	<b>14,263</b>	<b>1,508</b>	<b>10.6%</b>
Bluefield State College	655	116	17.7%
Concord University	662	106	16.0%
Fairmont State University	1,740	240	13.7%
Glenville State College	390	57	14.6%
Marshall University	2,719	270	9.9%
Shepherd University	801	55	6.8%
West Liberty University	810	125	15.4%
West Virginia School of Osteopathic Medicine	114	1	0.8%
West Virginia State University	772	109	14.1%
West Virginia University*	5,600	429	7.6%
<b>WV Two-Year Public Institutions</b>	<b>3,099</b>	<b>762</b>	<b>24.6%</b>
Blue Ridge Community and Technical College	225	44	19.5%
Bridgemont Community and Technical College	159	43	27.0%
Kanawha Valley Community and Technical College	482	111	23.0%
Mountwest Community and Technical College	497	124	24.9%
New River Community and Technical College	428	110	25.7%
Southern WV Community and Technical College	113	25	22.1%
WV Northern Community College	470	130	27.6%
WVU at Parkersburg	725	175	24.1%
<b>WV Public Career and Technical Centers</b>	<b>36</b>	<b>7</b>	<b>19.4%</b>
Fred W. Eberle Technical Center	3	1	33.3%
John D. Rockefeller IV Career Center	11	1	9.0%
Ralph R. Willis Career and Technical Center	1	0	0.0%
Wood County Technical Center	21	5	23.8%
<b>WV Four-Year Independent, Non-Profit Institutions</b>	<b>4,029</b>	<b>471</b>	<b>11.7%</b>
Alderson-Broaddus College	292	30	10.2%
Appalachian Bible College	47	3	6.3%
Bethany College	266	29	10.9%
Davis & Elkins College	218	27	12.3%
Mountain State University	2,005	272	13.5%
Ohio Valley University	176	18	10.2%
University of Charleston	283	40	14.1%
West Virginia Wesleyan College	350	26	7.4%
Wheeling Jesuit University	392	26	6.6%
<b>WV Non-Profit Institutions (Professional/Less Than Four-Year)</b>	<b>91</b>	<b>29</b>	<b>31.9%</b>
Human Resource Development and Employment-Stanley Technical Institute	22	9	40.9%

**Student Loan Three-Year Cohort Default Rates by Institution and Sector, 2009** Continued

Number in Repayment	Number in Default	Default Rate	
North Central Opportunities Industrialization Center	56	20	35.7%
West Virginia University Hospitals	13	0	0.0%
WV For-Profit Institutions	5,153	975	19.0%
American Public University System	1,563	114	7.2%
Charleston School of Beauty Culture	47	19	40.4%
Clarksburg Beauty Academy & School of Massage Therapy	78	15	19.2%
Everest Institute	1,715	507	29.5%
Huntington Junior College of Business	427	84	19.6%
Huntington School of Beauty Culture	37	16	43.2%
International Beauty School	44	6	13.6%
Meredith Manor International Equestrian Centre	51	7	13.7%
Morgantown Beauty College	52	6	11.5%
Mountain State College	75	13	17.3%
Mountain State School of Massage	35	11	31.4%
Salem International University	267	59	22.0%
Scott College of Cosmetology	28	6	21.4%
Valley College**	119	33	27.3%
West Virginia Business College	96	37	38.5%
West Virginia Junior College**	519	42	8.1%
<b>Total</b>	<b>26,671</b>	<b>3,752</b>	<b>14.1%</b>

\* Data Includes Potomac State College of WVU and WVU Institute of Technology

\*\*Includes all institution campuses





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