

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



WEST VIRGINIA
FINANCIAL AID
COMPREHENSIVE REPORT

FEDERAL AID AND STUDENT LOAN SUPPLEMENT



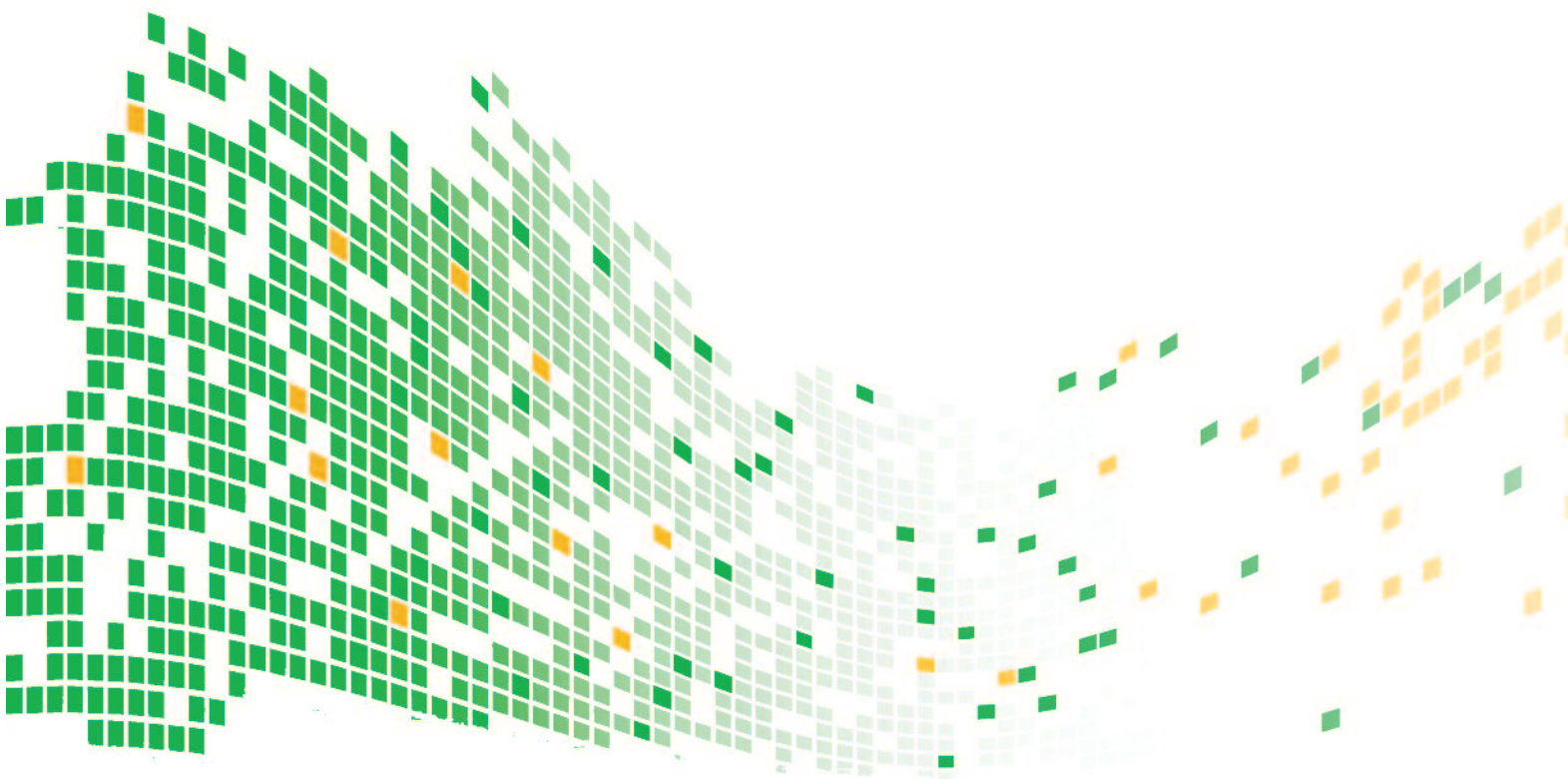
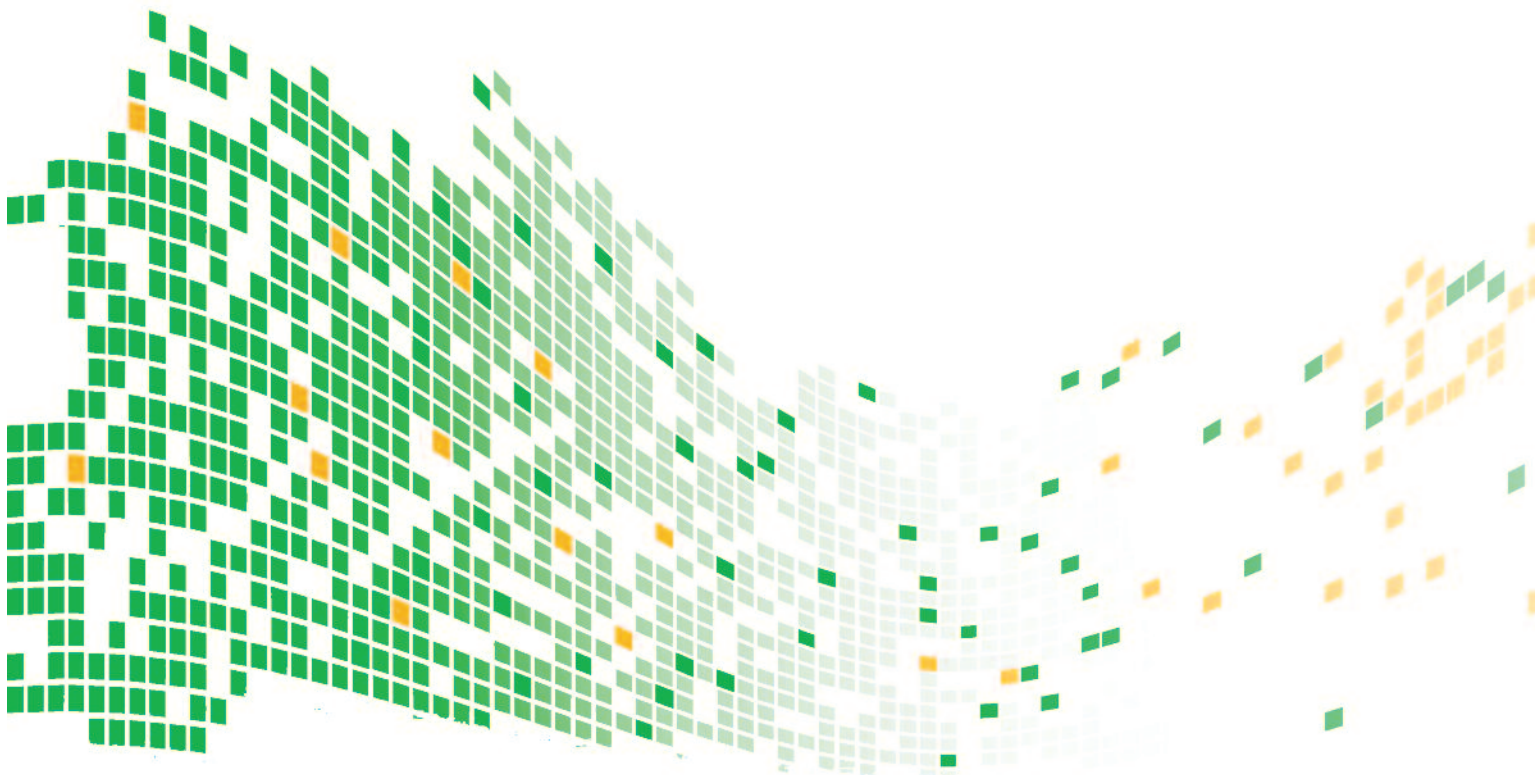


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INTRODUCTION



Each year, West Virginia institutions and students receive hundreds of millions of dollars from federal postsecondary aid programs. Whether the 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 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 comprehensive sector-by-sector examination of trends in federal aid, and student loans and outcomes 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 information 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 their debt prior to graduation.

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. After graduation, student loan payments hinder economic growth, with fewer 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. Student loan default has become a critical issue as federal regulations now penalize institutions with high cohort default rates, which could result in an institution losing its ability to participate in some federal financial aid programs for at least three years. In addition, 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. On the other hand, federal regulations now give institutions with low cohort default rates more latitude in disbursing some federal student loans. The Higher Education Policy Commission's Division of Financial Aid recently contracted loan default services for both the public two- and four-year systems to utilize in reducing student default rates.

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 2007-08 to 2011-12, federal aid increased 66 percent from about \$107.4 billion in 2007-08 to \$178.8 billion in 2011-12.

Total Federal Student Aid in Constant (2012) Dollars (in millions), 2007-08 and 2011-12

	2007-08	2011-2012	5-Year % Change
Federal Programs			
Grants			
Pell Grants	\$16,142	\$34,048	111%
FSEOG	\$848	\$746	-12%
LEAP*	\$71	-	-
Academic Competitiveness Grants*	\$340	-	-
SMART Grants*	\$225	-	-
Veterans	\$3,824	\$11,007	188%
Military	\$1,386	\$1,251	-10%
Other Grants	\$495	\$643	30%
Total Federal Grants	\$23,331	\$47,695	104%
Loans			
Perkins Loans	\$1,522	\$962	-37%
Subsidized Stafford	\$32,004	\$41,582	30%
Unsubsidized Stafford	\$30,125	\$48,025	59%
PLUS	\$11,850	\$18,931	60%
Other Loans	\$137	\$314	129%
Total Federal Loans	\$75,638	\$109,814	45%
Federal Work-Study	\$1,071	\$986	-8%
Education Tax Benefits	\$7,340	\$20,280	176%
Total Federal Aid	\$107,380	\$178,775	66%

*Program was eliminated.

Federal financial aid programs consist of grants, loans, work-study, and tax credits. While federal grants grew about \$24 billion over the time period, fueled mainly by increases in Pell Grants and Veterans Administration benefits, federal loans grew by over \$34 billion. The education tax benefits also grew by over \$12 billion whereas the Federal Work-Study program declined by about \$85 million. Further, the Leveraging Educational Assistance Partnership (LEAP), Academic Competitiveness, and SMART grants were all eliminated in fiscal year 2011-12. Equally as important as total dollars, the following table provides data on the number of recipients of select federal programs in 2007-08 and 2011-12 along with aid 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, which decreased in both number of recipients and aid per recipient.

Federal Program Recipients (in thousands) and Aid per Recipient in Constant (2012) Dollars, 2007-08 to 2011-12

	2007-08	2011-12	Percent Change
Pell Grants			
Recipients (000)	5,543	9,444	70%
Aid Per Recipient (Constant)	\$2,912	\$3,605	24%
Federal SEOG			
Recipients (000)	1,450	1,646	14%
Aid Per Recipient (Constant)	\$584	\$453	-22%
Academic Competitiveness Grants*			
Recipients (000)	396	-	-
Aid Per Recipient (Constant)	\$857	-	-
SMART Grants*			
Recipients (000)	65	-	-
Aid Per Recipient (Constant)	\$3,450	-	-
Federal Work-Study			
Recipients (000)	698	704	1%
Aid Per Recipient (Constant)	\$1,535	\$1,400	-9%
Federal Perkins Loans			
Recipients (000)	651	485	-25%
Aid Per Recipient (Constant)	\$2,337	\$1,985	-15%
Federal Education Tax Benefits			
Recipients (000)	8,285	15,245	84%
Aid Per Recipient (Constant)	\$886	\$1,330	50%

* Program was eliminated.

Source: College Board, *Trends in Student Aid, 2013 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 began in March of 2013; sequestration applies 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. Sequestration resulted in an increase in loan fees in March 2013 and again in October 2013. Sequestration resulted in cuts to FSEOG, Federal Work-Study, the TEACH Grant, and the Iraq-Afghanistan Service Grant. While the impact of sequestration in March 2013 was not averted; the sequestration cuts for FY2014 were partially offset in the Bipartisan Budget Act of 2013. The future impact of sequestration on federal financial aid remains unclear.

The Pell Grant program was facing a projected \$5 billion shortfall for FY 2014 but because of eligibility changes and a drop in enrollment, the Congressional Budget Office estimates the Pell Grant program will have a surplus through FY2015 and a \$1 billion shortfall in FY2016.

Loans

There have also been changes to higher education 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 2 years. In August 2013, Congress passed the Student Loan Certainty Act. Starting July 1, 2013 all newly-issued student loans will be set to the U.S. Treasury 10-year borrowing rate as determined by the last auction before June each year, plus add-ons to offset administrative costs. The interest rate would be fixed over the life of the loan. For federal loans disbursed between July 1, 2013 and June 30, 2014 the interest rate on Stafford Loans for undergraduates is 3.86%, 5.41% for unsubsidized Stafford Loans for graduate students, and 6.41% for PLUS Loans for parents and graduate students. The subsidy on the Subsidized Stafford Loan has also been limited to 150 percent of a student's program length. The Department of Education also implemented the Pay as you Earn (PAYE) repayment plan for certain federal student loans where the amount a student pays is capped based upon income and a student could have their balance forgiven after 20 years of payments.

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 was 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.

Further, the Higher Education Act is due for reauthorization in 2014-2015 and there are many proposals and discussions on changes to federal financial aid. In 2013, President Obama called for the Department of Education to develop a college ratings system to help combat rising college costs and making college affordable for American families with the ultimate goal, pending Congressional approval, of tying federal financial aid to the college ratings system. The college ratings system will also be implemented in 2015.

The following table provides dollars disbursed in federal and non-federal loans along with the percentage of total loan volume in 2007-08 and 2011-12. Subsidized Stafford loans have increased in dollar amount and as a share of total loans during this period. Unsubsidized Stafford loans increased even more in terms of both dollar amount and share of loan volume from \$30 billion in 2007-08 to \$48 billion in 2011-12. PLUS loans for parents of undergraduate students have increased by \$4 billion and increased as a percent of federal loans by 2 percentage points to 10 percent in 2011-12. Non-federal loans carry no subsidy and usually have less favorable terms than federal ones. They declined from \$25 billion to \$8 billion, which represents a decline from 25 percent to 7 percent share of 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 pull back on their private loan lending. In the near future, state operated loan programs may have an increasing role in the non-federal loan sector.

Loans in Constant (2012) Dollars (in billions) and Share of Total

	2007-08	Percent of Total	2011-12	Percent of Total
Subsidized Stafford Loans	\$32	32%	\$41	35%
Unsubsidized Stafford Loans	\$30	30%	\$48	41%
Parent PLUS Loans	\$8	8%	\$12	10%
Grad PLUS Loans	\$3	3%	\$7	6%
Perkins and Other Federal Loans	\$2	2%	\$1	1%
Non-federal Loans	\$25	25%	\$8	7%
Total	\$101.2	100%	\$117.9	100%

Other forms of federal aid

In other forms of federal aid, work-study awards decreased 8 percent, from \$1 to \$0.9 billion from 2007-08 to 2011-12, and education tax benefits such as the HOPE Tax Credit, the Lifelong Learning Credit, and tax deductions

for educational expenses increased 176 percent from \$7.3 billion in 2008 to \$20.3 billion in 2012 (in 2012 constant dollars). The major increase in tax subsidies was due to the 2009 American Opportunity Tax Credit (AOTC). As a part of the American Reinvestment and Recovery Act (a.k.a., the stimulus bill), AOTC has been a temporary replacement for the Hope Tax Credit for the 2009 and 2010 tax years; it has also 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 \$1,545 in 2010 (in 2011 constant dollars), a \$150 increase from the previous year (College Board, 2012). AOTC benefited eligible families at the highest income ranges most. Families earning \$100,000 to \$180,000 received 23 percent of the total tax credit, an average tax savings of \$2,447. Families earning \$75,000 to \$99,999 received 16 percent of the total tax credit but had an average tax savings of \$1,899. The poorest families, those earning \$25,000 or less, received the largest share of the total tax credits (24 percent) but had an average tax savings of only \$1,497. Similarly, families earning \$50,000 to \$74,999 also had an average tax savings of \$1,485 although they received 17 percent of the total tax credits. However, families with earnings between \$25,000 and \$49,999 had the least average tax savings of \$1,049 although they received 21 percent of the total tax credits. 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 \$142.9 billion in 2007 to \$178.8 billion in 2012 (in constant 2012 dollars). The state of Florida accounts for 48 percent of total prepaid tuition plan assets and Virginia has the largest 529 savings plan with 22 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 2011-12 with what share of students in the nation that sector enrolled. Public two-year institutions enrolled 26 percent of students and received 34 percent of Pell Grant funds and 20 percent of FSEOG but only 1 percent of Perkins loans, 11 percent of subsidized Stafford loans, 9 percent of unsubsidized Stafford loans, and 1 percent of Parent 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 41 percent of students and received 32 percent of Pell Grants and 30 percent of FSEOG; they also account for between 24 to 45 percent of the different types of loans. Private not-for-profit institutions enrolled 22 percent of students and received 33 percent of FSEOG and 41 percent of Federal Work-Study funds but received only 13 percent of Pell Grant funds. These institutions accounted for 52 percent of Perkins loans, 28 to 30 percent of all Stafford loans, 42 percent of all PLUS loans, and 70 percent of Grad 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 enrolled 12 percent of students and accounted for 21 percent of Pell Grants, 18 percent of FSEOG, 7 percent of Federal Work-Study, 2 percent of Perkins loans, 21 percent of subsidized Stafford loans, 23 percent of unsubsidized Stafford loans, 12 percent of parent PLUS loans, and 6 percent of Grad PLUS 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 Institution Sector 2011-12

	Public Two-Year	Public Four-Year	Private Not-for-Profit Institutions	For-Profit
Enrollment Distribution	26%	41%	22%	12%
Pell Grants	34%	32%	13%	21%
FSEOG	20%	30%	33%	18%
Federal Work Study	16%	36%	41%	7%
Perkins Loans	1%	45%	52%	2%
Subsidized Stafford Loans	11%	40%	28%	21%
Unsubsidized Stafford Loans	9%	38%	30%	23%
Parent PLUS Loans	1%	45%	42%	12%
Grad PLUS Loans	<1%	24%	70%	6%

FEDERAL GRANT PROGRAMS



Pell Grant Recipients and Dollars by Institution and Sector

HIGHLIGHTS:

- From 2007-08 to 2011-12, the number of Pell grant recipients in West Virginia increased from 38,646 recipients to 74,895 recipients.
- Although all sectors experienced steady increases in Pell student enrollment, the two-year public and the for-profit sectors saw the most significant increases. The two-year public colleges saw Pell enrollment increase by 84 percent, while the for-profit sector grew by 365 percent (much of this growth coming from American Public University System).
- From 2007-08 to 2011-12, the amount West Virginia students received in federal Pell grant funds grew from \$105.1 million to \$247.3 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 disbursed from 2007-08 to 2011-12.

Pell Grant Recipients by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Public Institutions	18,286	18,198	20,605	23,413	23,264
Bluefield State College	1,111	1,121	1,299	1,372	1,387
Concord University	1,055	1,135	1,263	1,412	1,417
Fairmont State University	2,835	2,879	2,201	2,499	2,411
Glenville State College	685	696	816	910	895
Marshall University	3,316	3,210	3,922	4,602	4,489
Potomac State College of WVU	-	1	*	*	*
Shepherd University	920	964	1,253	1,463	1,549
West Liberty University	900	913	1,094	1,241	1,229
West Virginia State University	1,532	1,437	1,646	1,637	1,538
West Virginia University	5,450	5,407	7,111	8,277	8,349
WVU Institute of Technology	482	435	*	*	*
WV Two-Year Public Institutions	8,429	8,942	13,814	15,704	15,512
Blue Ridge Community and Technical College	401	560	1,085	1,435	1,627
Bridgmont Community and Technical College	334	308	326	372	331
Eastern WV Community and Technical College	-	-	313	422	455
Kanawha Valley Community and Technical College	1,023	1,054	1,201	1,228	1,235
Mountwest Community and Technical College	922	1,089	1,409	1,595	1,504
New River Community and Technical College	1,166	1,327	2,031	2,091	2,066
Pierpont Community and Technical College	-	-	1,599	1,943	2,042
Southern WV Community and Technical College	1,242	1,251	1,168	1,262	1,284
WV Northern Community College	1,599	1,586	2,218	2,509	2,171
WVU at Parkersburg	1,742	1,767	2,464	2,847	2,797

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Public Career and Technical Centers	898	877	1,188	1,378	1,122
Academy of Careers and Technology	117	117	153	142	130
Benjamin Franklin Career and Technical Center	51	63	91	91	82
Cabell County Career Technology Center	82	59	117	144	93
Carver Career and Technical Education Center	140	115	148	159	146
Fayette Institute of Technology	28	22	54	48	45
Fred W. Eberle Technical Center	39	50	94	97	86
Garnet Career Center	167	138	183	210	127
James Rumsey Technical Institute	33	39	62	89	89
John D. Rockefeller IV Career Center	9	8	16	13	15
Mercer County Technical Education Center	46	63	51	66	65
Mineral County Vocational Technical Center	20	29	31	31	20
Monongalia County Technical Education Center	41	48	59	67	48
Putnam Career and Technical Center	25	19	23	41	70
Ralph R. Willis Career and Technical Center	14	12	14	20	19
Roane Jackson Technical Center	41	38	45	82	30
South Branch Career and Technical Center	11	15	13	20	22
United Technical Center	14	22	20	16	16
Wood County Technical Center	20	20	14	42	19
WV Four-Year Independent, Non-Profit Institutions	4,644	4,477	5,941	6,473	5,705
Alderson Broaddus University	313	268	308	311	294
Appalachian Bible College	123	113	143	153	121
Bethany College	290	317	413	437	376
Davis and Elkins College	270	255	311	393	393
Mountain State University	2,382	2,367	3,378	3,667	3,079
Ohio Valley University	235	189	220	235	252
University of Charleston	372	368	397	435	401
West Virginia Wesleyan College	331	337	451	488	492
Wheeling Jesuit University	328	263	320	354	297
WV Non-Profit Institutions (Professional/Less Than Four-Year)	116	118	157	150	130
B. M. Spurr School of Practical Nursing	11	14	10	9	15
Human Resource Development and Employment-Stanley Technical Institute	18	34	30	29	15
North Central (WV) Opportunities Industrialization Center	78	63	111	105	93
West Virginia University Hospitals	9	7	6	7	7
WV For-Profit Institutions	6,273	8,363	13,061	19,302	29,162
American Public University System	1,075	2,085	4,866	11,844	23,372
Beckley Beauty Academy	31	43	65	39	17
Charleston School of Beauty Culture	77	80	107	121	117
Clarksburg Beauty Academy	108	119	120	100	110
Everest Institute	2,156	2,966	3,965	2,827	1,534
Huntington Junior College of Business	1,016	1,152	1,259	1,371	1,169
Huntington School of Beauty Culture	63	81	87	110	110
International Beauty School	62	69	126	149	149
Meredith Manor International Equestrian Centre	36	42	50	63	81
Morgantown Beauty College	39	50	70	68	50
Mountain State College	140	158	173	215	240
Mountain State School of Massage	23	16	38	18	30

	2007-08	2008-09	2009-10	2010-11	2011-12
Mountaineer Beauty College	49	50	35	54	57
Salem International University	231	287	570	656	622
Scott College of Cosmetology	37	43	43	54	35
Valley College**	173	167	234	202	346
West Virginia Business College	137	144	214	241	168
West Virginia Junior College**	820	811	1,039	1,170	1,068
Total	38,646	40,975	54,766	66,420	74,895

* Data reported as part of West Virginia University

**Includes all institution campuses

Pell Grant Dollars by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Public Institutions	\$51,997,803	\$59,193,425	\$82,632,715	\$96,454,456	\$89,990,495
Bluefield State College	\$3,307,320	\$3,739,196	\$5,305,367	\$5,695,562	\$5,460,344
Concord University	\$3,072,862	\$3,819,221	\$5,242,527	\$5,956,033	\$5,604,951
Fairmont State University	\$7,997,297	\$9,396,710	\$8,696,748	\$10,199,806	\$9,168,163
Glenville State College	\$2,071,595	\$2,347,617	\$3,283,256	\$3,774,074	\$3,542,080
Potomac State College of WVU	-	\$2,366	*	*	*
Marshall University	\$9,480,225	\$10,400,509	\$15,808,321	\$20,219,023	\$17,586,265
Shepherd University	\$2,493,229	\$3,105,200	\$4,812,477	\$5,601,120	\$5,967,330
West Liberty University	\$2,564,774	\$3,040,880	\$4,337,322	\$5,017,359	\$4,775,457
West Virginia State University	\$4,325,793	\$4,615,914	\$6,317,483	\$6,407,321	\$5,917,168
West Virginia University	\$15,244,555	\$17,324,903	\$28,829,214	\$33,584,158	\$31,968,737
WVU Institute of Technology	\$1,440,153	\$1,400,908	*	*	*
WV Two-Year Public Institutions	\$22,551,305	\$26,944,284	\$51,406,118	\$58,987,647	\$53,986,799
Blue Ridge Community and Technical College	\$957,034	\$1,437,825	\$3,719,581	\$5,066,894	\$5,333,466
Bridgemont Community and Technical College	\$926,767	\$955,810	\$1,187,619	\$1,331,651	\$1,271,894
Eastern WV Community and Technical College	-	-	\$1,002,043	\$1,457,627	\$1,611,467
Kanawha Valley Community and Technical College	\$2,672,569	\$3,166,217	\$4,180,035	\$4,195,877	\$4,137,479
Mountwest Community and Technical College	\$2,508,573	\$3,228,856	\$5,027,999	\$5,887,302	\$5,169,561
New River Community and Technical College	\$3,205,226	\$4,072,723	\$7,807,409	\$8,053,848	\$7,421,507
Pierpont Community and Technical College	-	-	\$5,979,233	\$7,334,989	\$7,286,727
Southern WV Community and Technical College	\$3,332,517	\$3,777,115	\$4,382,092	\$4,944,499	\$4,780,593
WV Northern Community College	\$4,118,740	\$4,780,319	\$8,045,292	\$8,708,805	\$6,933,496
WVU at Parkersburg	\$4,829,879	\$5,525,419	\$10,074,815	\$12,006,155	\$10,040,609
WV Public Career and Technical Centers	\$2,464,602	\$2,772,100	\$4,947,713	\$6,074,828	\$4,229,686
Academy of Careers and Technology	\$239,315	\$283,457	\$454,697	\$594,520	\$416,089
Benjamin Franklin Career and Technical Center	\$140,122	\$192,672	\$417,915	\$473,330	\$303,341
Cabell County Career Technology Center	\$214,200	\$179,560	\$434,128	\$488,382	\$306,187
Carver Career and Technical Education Center	\$426,990	\$358,934	\$631,573	\$710,826	\$554,722
Fayette Institute of Technology	\$84,032	\$72,402	\$182,380	\$198,120	\$149,534
Fred W. Eberle Technical Center	\$110,087	\$154,980	\$357,507	\$398,958	\$310,016
Garnet Career Center	\$412,498	\$445,397	\$797,733	\$909,562	\$458,901
James Rumsey Technical Institute	\$94,452	\$142,687	\$319,248	\$532,166	\$407,580
John D. Rockefeller IV Career Center	\$25,359	\$29,968	\$57,713	\$55,083	\$73,037
Mercer County Technical Education Center	\$167,440	\$233,105	\$249,156	\$314,634	\$286,867
Mineral County Vocational Technical Center	\$60,559	\$93,292	\$115,765	\$133,463	\$68,699

	2007-08	2008-09	2009-10	2010-11	2011-12
Monongalia County Technical Education Center	\$114,658	\$159,279	\$269,585	\$343,810	\$239,610
Putnam Career and Technical Center	\$54,058	\$51,191	\$102,310	\$174,745	\$238,318
Ralph R. Willis Career and Technical Center	\$50,320	\$43,645	\$68,100	\$83,941	\$78,275
Roane Jackson Technical Center	\$128,277	\$134,916	\$228,113	\$326,130	\$111,057
South Branch Career and Technical Center	\$26,454	\$35,123	\$38,538	\$60,880	\$66,044
United Technical Center	\$46,769	\$81,838	\$115,588	\$101,195	\$73,709
Wood County Technical Center	\$69,012	\$79,655	\$107,664	\$175,083	\$87,700
WV Four-Year Independent, Non-Profit Institutions	\$12,453,450	\$13,398,540	\$22,043,219	\$25,329,347	\$20,669,077
Alderson Broaddus University	\$902,616	\$849,066	\$1,239,801	\$1,250,509	\$1,182,438
Appalachian Bible College	\$367,569	\$405,041	\$557,725	\$569,376	\$484,402
Bethany College	\$769,704	\$979,021	\$1,601,929	\$1,760,991	\$1,535,015
Davis and Elkins College	\$811,583	\$866,569	\$1,224,460	\$1,494,730	\$1,610,871
Mountain State University	\$6,045,098	\$6,587,360	\$12,120,392	\$14,376,537	\$10,236,325
Ohio Valley University	\$647,849	\$570,606	\$820,559	\$902,769	\$930,510
University of Charleston	\$1,090,546	\$1,291,018	\$1,618,397	\$1,786,498	\$1,692,262
West Virginia Wesleyan College	\$974,212	\$1,112,128	\$1,711,618	\$1,874,826	\$1,890,960
Wheeling Jesuit University	\$844,272	\$737,732	\$1,148,339	\$1,313,111	\$1,106,292
WV Non-Profit Institutions (Professional/ Less Than Four-Year)	\$287,852	\$364,248	\$549,153	\$532,704	\$477,103
B. M. Spurr School of Practical Nursing	\$39,610	\$44,145	\$57,250	\$45,825	\$77,825
Human Resource Development and Employment- Stanley Technical Institute	\$50,143	\$118,176	\$111,064	\$124,301	\$66,825
North Central (WV) Opportunities Industrialization Center	\$172,514	\$177,352	\$360,439	\$338,802	\$297,304
West Virginia University Hospitals	\$25,585	\$24,576	\$20,400	\$23,776	\$35,150
WV For-Profit Institutions	\$15,393,872	\$22,897,390	\$44,443,786	\$63,607,356	\$77,953,749
American Public University System	\$2,254,191	\$4,783,244	\$14,196,995	\$34,164,543	\$57,592,572
Beckley Beauty Academy	\$101,805	\$156,248	\$279,325	\$165,575	\$57,050
Charleston School of Beauty Culture	\$200,089	\$224,620	\$385,892	\$543,718	\$397,354
Clarksburg Beauty Academy	\$285,721	\$343,752	\$494,103	\$419,908	\$418,959
Everest Institute	\$4,817,885	\$8,098,338	\$13,806,565	\$9,805,380	\$5,239,006
Huntington Junior College of Business	\$2,861,431	\$3,616,990	\$4,755,310	\$5,892,800	\$4,109,864
Huntington School of Beauty Culture	\$195,428	\$257,090	\$391,379	\$461,392	\$415,462
International Beauty School	\$193,230	\$219,432	\$455,030	\$553,172	\$543,776
Meredith Manor International Equestrian Centre	\$107,992	\$132,707	\$229,508	\$226,389	\$276,462
Morgantown Beauty College	\$101,786	\$156,946	\$318,144	\$352,390	\$182,244
Mountain State College	\$394,245	\$515,429	\$854,833	\$1,044,896	\$940,328
Mountain State School of Massage	\$71,429	\$44,608	\$91,117	\$58,762	\$90,354
Mountaineer Beauty College	\$136,878	\$174,760	\$136,818	\$198,838	\$236,852
Salem International University	\$659,655	\$944,396	\$2,394,466	\$2,876,478	\$2,214,189
Scott College of Cosmetology	\$105,110	\$142,754	\$153,857	\$224,991	\$125,100
Valley College**	\$411,929	\$448,922	\$745,447	\$687,019	\$1,244,907
West Virginia Business College	\$350,391	\$376,234	\$839,914	\$1,005,089	\$632,446
West Virginia Junior College**	\$2,144,677	\$2,260,921	\$3,915,082	\$4,926,016	\$3,695,877
Total	\$105,148,884	\$125,569,986	\$206,022,703	\$250,986,338	\$247,306,909

* 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 28.9 percent in 2007-08 to 37.5 percent in 2011-12.
- In 2011-12, 35.3 percent of students enrolled at four-year public institutions received a Pell Grant; this represents a 7.5 percentage point increase from the 2007-08 rate of 27.8 percent. The four-year institution with the highest proportion of Pell Grant recipients in 2011-12 was Bluefield State College (52.2%).
- The proportion of undergraduate students receiving a Pell Grant at public two-year institutions increased from 31.2 to 41.2 percent between 2007-08 and 2011-12. Kanawha Valley Community and Technical College had the highest proportion of students that received a Pell Grant (53.9%).

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, 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Public Institutions	27.8%	27.4%	31.5%	35.6%	35.3%
Bluefield State College	48.1%	47.0%	48.4%	52.2%	52.2%
Concord University	33.3%	35.5%	39.8%	44.2%	43.7%
Fairmont State University	36.2%	35.8%	43.6%	48.7%	47.8%
Glenville State College	40.5%	41.0%	37.2%	40.0%	37.1%
Marshall University	29.2%	29.3%	34.6%	39.2%	38.3%
Potomac State College of WVU	30.4%	32.2%	40.1%	46.0%	48.7%
Shepherd University	19.5%	19.6%	24.4%	28.8%	30.1%
West Liberty University	34.1%	33.2%	38.5%	41.7%	41.4%
West Virginia State University	37.2%	36.7%	32.4%	41.0%	43.7%
West Virginia University	20.9%	19.8%	23.4%	26.6%	26.5%
WVU Institute of Technology	28.3%	30.9%	36.2%	39.5%	36.7%
WV Two-Year Public institutions	31.2%	32.0%	36.6%	41.0%	41.2%
Blue Ridge Community and Technical College	12.0%	14.4%	22.3%	26.5%	26.1%
Bridgmont Community and Technical College	35.0%	30.7%	28.4%	31.3%	26.6%
Eastern WV Community and Technical College	20.7%	25.0%	33.9%	45.7%	43.3%
Kanawha Valley Community and Technical College	47.3%	46.4%	35.4%	46.3%	53.9%
Mountwest Community and Technical College	28.6%	30.3%	33.0%	36.0%	34.8%
New River Community and Technical College	35.4%	36.1%	49.1%	48.8%	42.9%
Pierpont Community and Technical College	31.3%	33.1%	41.8%	47.3%	49.0%
Southern WV Community and Technical College	36.7%	32.8%	35.4%	40.2%	42.6%
WV Northern Community College	30.0%	34.1%	35.4%	40.5%	45.5%
WVU at Parkersburg	33.9%	34.6%	42.8%	47.9%	48.6%
Total	28.9%	28.9%	33.3%	37.6%	37.5%

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 from 57.3 percent in the fall of 2007 to 52.8 percent in the fall of 2011.
- At four-year public institutions, one-year retention rates for Pell recipients fell slightly in the past year, ending at 60.7 percent in the fall of 2011. West Virginia University had the highest proportion of 2011 Pell Grant recipients retained at 69.3 percent.
- One year retention rates at two-year public institutions decreased over the five-year period from 49.3 percent in 2007 to 41.2 percent in 2011. Eastern WV Community and Technical College had the highest proportion of 2011 Pell Grant recipients retained at 60.6 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 2007 to Fall 2011

	2007	2008	2009	2010	2011
WV Four-Year Public Institutions	62.4%	63.2%	63.6%	62.8%	60.7%
Bluefield State College	55.6%	53.4%	56.2%	54.3%	46.1%
Concord University	57.5%	58.5%	60.4%	54.8%	57.1%
Fairmont State University	58.9%	59.6%	59.6%	60.2%	59.6%
Glenville State College	54.5%	46.6%	55.0%	57.8%	49.2%
Marshall University	65.8%	63.5%	63.1%	64.0%	67.3%
Potomac State College of WVU	39.7%	54.3%	50.0%	43.8%	46.1%
Shepherd University	60.2%	61.0%	70.7%	67.8%	59.8%
West Liberty University	62.4%	58.5%	70.1%	59.4%	61.3%
West Virginia State University	50.3%	54.2%	47.8%	55.1%	48.7%
West Virginia University	75.4%	76.3%	76.5%	73.7%	69.3%
WVU Institute of Technology	47.1%	52.8%	36.2%	44.6%	39.4%
WV Two-Year Public institutions	49.3%	52.3%	51.3%	47.7%	41.2%
Blue Ridge Community and Technical College	53.8%	53.9%	61.9%	55.3%	45.5%
Bridgmont Community and Technical College	38.3%	54.3%	43.8%	44.4%	54.4%
Eastern WV Community and Technical College	62.1%	59.3%	54.4%	50.6%	60.6%
Kanawha Valley Community and Technical College	49.2%	39.5%	50.7%	45.8%	46.4%
Mountwest Community and Technical College	43.9%	44.6%	36.1%	43.3%	31.2%
New River Community and Technical College	53.7%	53.3%	53.8%	50.3%	35.8%
Pierpont Community and Technical College	47.0%	51.7%	46.5%	44.9%	33.1%
Southern WV Community and Technical College	46.2%	55.8%	55.6%	45.3%	44.7%
WV Northern Community College	53.9%	54.1%	53.9%	48.8%	45.9%
WVU at Parkersburg	52.3%	60.4%	53.3%	49.0%	43.8%
Total	57.3%	59.1%	58.7%	56.8%	52.8%

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 2006-07 cohort of certificate and associate's degree seekers who graduated within two years from a West Virginia public institution was 3.4 percent; this was 1.8 percentage points lower than the rate for all students (5.2%). At public four-year institutions, the rate was 9.3 percent, 3.4 percent lower than the rate for all students (12.7%). The public two-year institution graduation rate was 1.5 percentage points lower for Pell recipients (2.6%) than for all students (4.1%).
- 9.8 percent of first-time, full-time Pell recipients graduated within three years from a West Virginia public institution; this was 2.1 percentage points lower than the rate for all students (11.9%). At four-year public institutions, the rate for Pell recipients (15.9%) was 4.9 percentage points lower than that of all students (20.8%). The three-year Pell recipient certificate and associate's degree graduation rate at public two-year institutions was 8.9 percent, 1.6 percentage points lower than for all students (10.5%).
- The four-year Pell recipient graduation rate at all public institutions was 14 percent, which is 2.6 percentage points lower than the rate for all students. The rate at four-year public institutions was 18.9 percent for Pell recipients and 24.3 percent for all students. At public two-year institutions, 13.3 percent of Pell recipients at two-year institutions graduated within four years, a rate 2.1 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 2006 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	605	270	12.7%	9.3%	20.8%	15.9%	24.3%	18.9%
Bluefield State College	9	4	DS	DS	DS	DS	DS	DS
Fairmont State University	25	8	DS	DS	DS	DS	DS	DS
Glenville State College	19	12	0.0%	0.0%	5.3%	0.0%	5.3%	0.0%
Marshall University	5	2	DS	DS	DS	DS	DS	DS
Potomac State College of WVU	536	241	12.7%	8.7%	20.5%	15.8%	24.1%	18.7%
West Liberty University	11	3	DS	DS	DS	DS	DS	DS
WV Two-Year Public institutions	3,841	1,830	4.1%	2.6%	10.5%	8.9%	15.4%	13.3%
Blue Ridge Community and Technical College	275	67	12.4%	7.5%	20.0%	22.4%	24.7%	25.4%
Bridgemont Community and Technical College	178	26	5.1%	11.5%	17.4%	26.9%	21.3%	30.8%
Eastern WV Community and Technical College	69	32	1.4%	3.1%	7.2%	15.6%	13.0%	25.0%
Kanawha Valley Community and Technical College	326	167	1.8%	1.8%	4.6%	3.6%	8.6%	6.6%
Mountwest Community and Technical College	459	210	4.4%	1.4%	8.9%	6.2%	13.3%	9.5%
New River Community and Technical College	375	195	4.0%	2.1%	9.6%	6.7%	15.5%	13.3%
Pierpont Community and Technical College	619	307	4.7%	2.9%	9.4%	7.5%	13.4%	10.7%

	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
Southern WV Community and Technical College	497	291	3.0%	3.1%	13.1%	13.1%	18.1%	16.8%
WV Northern Community College	421	256	5.0%	2.7%	13.8%	10.9%	20.2%	18.4%
WVU at Parkersburg	622	279	1.0%	1.1%	6.4%	5.0%	11.3%	8.6%
Total	4,446	2,100	5.2%	3.4%	11.9%	9.8%	16.6%	14.0%

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 2006-07 cohort graduating within four years from four-year public institutions was 13.5 percent; this was 8.7 percentage points lower than the rate for all students. The four-year Pell recipient graduation rate at West Virginia University was 28.6 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 28.3 percent, which is 12.3 percentage points lower than the 40.6 percent for all students. The institution with the highest five-year graduation rate for Pell grant recipients was West Virginia University (38.3%).
- 35.1 percent of Pell recipients graduated within six years from four-year public institutions. The rate for all students was 47 percent. Again, West Virginia University had the highest six-year graduation for Pell Grant recipients at 45.4 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 2006 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	261	150	9.2%	6.0%	19.2%	12.0%	22.2%	15.3%
Concord University	603	246	15.3%	8.9%	31.8%	24.0%	40.6%	32.9%
Fairmont State University	623	230	13.8%	8.3%	31.3%	26.5%	38.0%	33.0%
Glenville State College	249	144	11.6%	10.4%	26.5%	22.9%	32.9%	29.2%
Marshall University	1,537	528	20.2%	13.1%	37.7%	27.8%	45.1%	34.7%
Shepherd University	702	121	18.7%	13.2%	40.0%	31.4%	45.2%	35.5%
West Liberty University	372	135	19.4%	11.9%	32.5%	23.7%	40.1%	34.1%
West Virginia State University	389	185	4.4%	2.2%	12.3%	9.2%	17.7%	13.0%
West Virginia University	4,818	1,000	28.6%	20.8%	49.2%	38.3%	55.4%	45.4%
WVU Institute of Technology	200	76	13.5%	2.6%	27.5%	13.2%	34.5%	19.7%
Total	9,754	2,815	22.2%	13.5%	40.6%	28.3%	47.0%	35.1%

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

HIGHLIGHTS:

- From 2007 to 2011, total FSEOG recipients declined 2 percent from 9,017 to 8,833.
- During the same time period, federal grant allocations for this program also declined by 2 percent from \$6.9 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Public Institutions	3,031	3,386	3,037	3,369	3,353
Bluefield State College	124	68	82	87	80
Concord University	267	259	286	364	298
Fairmont State University	210	348	149	259	164
Glenville State College	198	163	158	146	142
Marshall University	438	636	759	706	566
Shepherd University	153	218	156	145	297
West Liberty University	183	132	123	115	97
West Virginia State University	383	452	415	418	398
West Virginia University*	925	973	909	1,129	1,311
WVU Institute of Technology	150	137	-	-	-
WV Two-Year Public Institutions	926	1,165	1,131	1,247	1,345
Blue Ridge Community and Technical College	105	116	129	186	185
Bridgmont Community and Technical College	-	84	80	55	51
Kanawha Valley Community and Technical College	176	194	180	131	158
Montwest Community and Technical College	144	189	263	178	186
New River Community and Technical College	60	62	84	126	190
Pierpont Community and Technical College	-	-	-	253	154
Southern WV Community and Technical College	134	135	86	90	109
WV Northern Community College	129	201	115	115	126
WVU at Parkersburg	178	184	194	113	186
WV Four-Year Independent, Non-Profit Institutions	3,099	2,215	2,376	2,446	2,163
Alderson Broaddus University	263	260	302	230	223
Appalachian Bible College	32	31	26	25	16
Bethany College	217	224	360	337	329
Davis and Elkins College	198	207	171	360	330
Mountain State University	1,887	989	1,006	974	873
Ohio Valley University	51	70	60	72	62
University of Charleston	128	113	106	155	86
West Virginia Wesleyan College	178	173	187	148	109
Wheeling Jesuit University	145	148	158	145	135
WV For-Profit Institutions	1,961	1,946	2,413	1,857	1,972
Everest Institute	884	824	999	510	749

	2007-08	2008-09	2009-10	2010-11	2011-12
Huntington Junior College of Business	107	173	131	99	109
Huntington School of Beauty Culture	29	34	47	50	41
International Beauty School	14	20	4	23	27
Mountain State College	123	119	81	137	118
Salem International University	190	197	283	178	246
West Virginia Business College	64	11	178	190	104
West Virginia Junior College**	550	568	690	670	578
Total	9,017	8,712	8,957	8,919	8,833

* 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Public Institutions	\$3,192,003	\$4,131,269	\$3,177,329	\$3,438,445	\$3,493,982
Bluefield State College	\$122,367	\$73,511	\$89,109	\$90,031	\$79,274
Concord University	\$162,908	\$195,072	\$141,677	\$187,642	\$157,490
Fairmont State University	\$233,563	\$324,644	\$134,674	\$223,008	\$127,659
Glenville State College	\$112,202	\$112,202	\$112,202	\$112,202	\$112,202
Marshall University	\$438,288	\$732,573	\$525,916	\$546,427	\$568,833
Shepherd University	\$125,370	\$175,170	\$125,159	\$116,831	\$121,012
West Liberty University	\$258,549	\$258,860	\$256,066	\$259,112	\$261,100
West Virginia State University	\$224,466	\$241,870	\$233,082	\$255,973	\$215,400
West Virginia University*	\$1,344,231	\$1,847,647	\$1,559,444	\$1,647,219	\$1,851,012
WVU Institute of Technology	\$170,059	\$169,720	-	-	-
WV Two-Year Public Institutions	\$612,236	\$759,748	\$631,347	\$811,369	\$758,512
Blue Ridge Community and Technical College	\$97,486	\$98,452	\$88,452	\$88,452	\$89,609
Bridgemont Community and Technical College	-	\$45,697	\$44,933	\$33,400	\$35,115
Kanawha Valley Community and Technical College	\$107,540	\$105,078	\$100,206	\$92,816	\$92,533
Montwest Community and Technical College	\$144,777	\$177,896	\$125,460	\$143,079	\$130,210
New River Community and Technical College	\$58,117	\$75,325	\$69,938	\$79,075	\$100,272
Pierpont Community and Technical College	-	-	-	\$190,921	\$113,746
Southern WV Community and Technical College	\$73,001	\$98,924	\$70,618	\$64,173	\$53,586
WV Northern Community College	\$62,531	\$88,925	\$58,758	\$54,371	\$66,391
WVU at Parkersburg	\$68,784	\$69,451	\$72,982	\$65,082	\$77,050
WV Four-Year Independent, Non-Profit Institutions	\$2,061,398	\$1,787,346	\$1,681,963	\$1,642,159	\$1,473,776
Alderson Broaddus University	\$164,509	\$151,421	\$137,847	\$112,431	\$81,335
Appalachian Bible College	\$15,581	\$15,330	\$12,514	\$12,246	\$10,799
Bethany College	\$578,592	\$570,466	\$578,592	\$543,944	\$533,995
Davis and Elkins College	\$170,070	\$183,000	\$150,133	\$139,680	\$184,103
Mountain State University	\$402,156	\$304,250	\$252,000	\$247,625	\$218,750
Ohio Valley University	\$47,081	\$68,787	\$51,691	\$44,147	\$44,147
University of Charleston	\$139,421	\$112,840	\$113,775	\$158,800	\$96,571
West Virginia Wesleyan College	\$341,329	\$185,809	\$189,968	\$187,843	\$189,968
Wheeling Jesuit University	\$202,659	\$195,443	\$195,443	\$195,443	\$195,443
WV For-Profit Institutions	\$1,074,287	\$981,808	\$1,099,503	\$959,082	\$1,073,535
Everest Institute	\$249,010	\$205,535	\$238,045	\$220,955	\$343,400
Huntington Junior College of Business	\$139,754	\$143,738	\$138,352	\$110,283	\$114,880

	2007-08	2008-09	2009-10	2010-11	2011-12
Huntington School of Beauty Culture	\$13,740	\$23,300	\$23,900	\$23,400	\$23,500
International Beauty School	\$7,500	\$7,875	\$1,200	\$6,900	\$8,020
Mountain State College	\$51,660	\$48,052	\$31,100	\$51,850	\$49,678
Salem International University	\$361,351	\$349,064	\$422,341	\$299,175	\$308,419
West Virginia Business College	\$44,337	\$5,100	\$58,553	\$66,059	\$73,744
West Virginia Junior College**	\$206,935	\$199,144	\$186,012	\$180,460	\$151,894
Total	\$6,939,924	\$7,660,171	\$6,590,142	\$6,851,055	\$6,799,805

* 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 2007-08 and 2011-12, Work-Study program funds declined by 2.2 percent from \$6.1 million to \$6.0 million.
- Over the same time period, Work-Study recipients declined at public four-year institutions from 2,913 to 2,629, while recipients increased at for-profit institutions from 109 to 127 and at public two-year institutions from 311 to 390.
- In 2011-12, students attending public four-year institutions received about \$3.7 million, which is 62 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.

Work-Study Program Recipients by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	2,913	2,910	2,909	2,827	2,629
Bluefield State College	66	63	42	50	61
Concord University	298	318	347	231	225
Fairmont State University	241	196	138	139	123
Glenville State College	120	122	102	138	129
Marshall University	283	351	356	288	320
Shepherd University	169	149	150	136	134
West Liberty University	146	130	123	133	146
West Virginia School of Osteopathic Medicine	82	77	62	48	46
West Virginia State University	120	119	101	93	88
West Virginia University*	1,225	1,349	1,488	1,571	1,357
WVU Institute of Technology	163	36	-	-	-
WV Two-Year Public Institutions	311	297	324	420	390
Blue Ridge Community and Technical College	32	39	57	90	90
Bridgemont Community and Technical College		6	19	10	13
Kanawha Valley Community and Technical College	58	39	32	42	20
Montwest Community and Technical College	17	27	31	56	32
New River Community and Technical College	33	28	-	9	21
Pierpont Community and Technical College	-	-	-	63	74
Southern WV Community and Technical College	36	35	40	34	27

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Northern Community College	73	65	85	60	56
WVU at Parkersburg	62	58	60	56	57
WV Four-Year Independent, Non-Profit Institutions	1,725	1,592	1,700	2,216	1,551
Alderson Broaddus University	240	226	257	204	208
Appalachian Bible College	28	42	43	29	26
Bethany College	409	368	346	410	371
Davis and Elkins College	149	156	223	222	243
Mountain State University	147	127	99	132	60
Ohio Valley University	126	95	101	110	105
University of Charleston	121	109	116	111	122
West Virginia Wesleyan College	323	271	341	837	252
Wheeling Jesuit University	182	198	174	161	164
WV For-Profit Institutions	109	94	91	96	127
Everest Institute	7	30	2	24	30
Mountain State College	7	4	8	10	6
Salem International University	58	29	51	38	69
West Virginia Junior College**	37	31	30	24	22
Total	5,058	4,893	5,024	5,559	4,697

* 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	\$3,769,001	\$4,114,390	\$4,336,548	\$3,919,459	\$3,732,334
Bluefield State College	\$170,049	\$180,286	\$114,920	\$120,784	\$140,875
Concord University	\$281,963	\$309,145	\$277,515	\$222,253	\$218,318
Fairmont State University	\$336,074	\$349,573	\$269,129	\$262,916	\$206,244
Glenville State College	\$141,328	\$137,426	\$137,078	\$137,056	\$137,056
Marshall University	\$505,313	\$554,564	\$697,188	\$465,384	\$481,144
Shepherd University	\$192,930	\$201,867	\$171,606	\$182,521	\$150,024
West Liberty University	\$209,255	\$160,842	\$180,111	\$175,138	\$177,047
West Virginia School of Osteopathic Medicine	\$89,494	\$74,074	\$62,806	\$44,364	\$45,385
West Virginia State University	\$253,334	\$294,959	\$212,785	\$236,851	\$224,945
West Virginia University*	\$1,396,470	\$1,802,457	\$2,213,410	\$2,072,192	\$1,951,296
WVU Institute of Technology	\$192,791	\$49,197	-	-	-
WV Two-Year Public Institutions	\$533,885	\$545,570	\$530,877	\$643,487	\$644,197
Blue Ridge Community and Technical College	\$50,635	\$26,400	\$52,768	\$48,794	\$64,819
Bridgemont Community and Technical College		\$6,311	\$19,873	\$9,034	\$13,158
Kanawha Valley Community and Technical College	\$84,574	\$85,324	\$59,636	\$83,052	\$82,905
Montwest Community and Technical College	\$17,296	\$21,678	\$44,073	\$93,615	\$40,830
New River Community and Technical College	\$74,661	\$76,355	-	\$20,945	\$43,548
Pierpont Community and Technical College	-	-	-	\$79,141	\$122,875
Southern WV Community and Technical College	\$81,808	\$106,986	\$114,216	\$91,300	\$74,710
WV Northern Community College	\$103,517	\$84,199	\$118,012	\$90,242	\$87,427
WVU at Parkersburg	\$121,394	\$138,317	\$122,299	\$127,364	\$113,925
WV Four-Year Independent, Non-Profit Institutions	\$1,644,952	\$1,612,784	\$1,623,957	\$1,619,410	\$1,388,034
Alderson Broaddus University	\$230,504	\$230,505	\$251,064	\$194,576	\$207,972

	2007-08	2008-09	2009-10	2010-11	2011-12
Appalachian Bible College	\$17,984	\$17,447	\$20,299	\$16,508	\$16,376
Bethany College	\$334,536	\$343,934	\$354,529	\$377,159	\$377,159
Davis and Elkins College	\$149,507	\$162,538	\$221,796	\$182,534	\$240,433
Mountain State University	\$272,505	\$281,486	\$160,598	\$207,264	\$88,956
Ohio Valley University	\$80,399	\$61,546	\$77,837	\$79,180	\$77,596
University of Charleston	\$104,437	\$82,856	\$84,988	\$106,873	\$146,514
West Virginia Wesleyan College	\$271,905	\$222,545	\$259,094	\$250,968	\$251,415
Wheeling Jesuit University	\$183,175	\$209,927	\$193,752	\$204,348	\$189,585
WV For-Profit Institutions	\$190,071	\$175,905	\$171,510	\$236,376	\$240,334
Everest Institute	\$16,470	\$53,334	\$2,443	\$58,727	\$58,609
Mountain State College	\$8,730	\$13,032	\$25,056	\$24,238	\$14,644
Salem International University	\$101,622	\$57,449	\$82,912	\$104,829	\$134,757
West Virginia Junior College**	\$63,249	\$52,090	\$61,099	\$48,582	\$32,324
Total	\$6,137,909	\$6,448,649	\$6,662,892	\$6,418,732	\$6,004,899

* 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 5,345 in 2008-09 to 16,370 in 2012-13. This increase was largely driven by American Public University System, whose veteran enrollment grew from 3,209 to 12,660 students. Much of the system's enrollment is made-up of active duty or veteran members of the military who are located throughout the United States and bases around the world.
- 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 13.9 percent of students receiving VA education benefits.
- During the same time period, veteran enrollment increased by 250 percent at two-year public institutions from 242 students to 846 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 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 2008-09 to 2012-13 (Maximum Yearly Enrollment)

	2008-09	2009-10	2010-11	2011-12	2012-13
WV Four-Year (or Higher) Public Institutions	1,348	1,599	2,064	2,038	2,277
Bluefield State College	100*	60	64	58	75
Concord University	50	58	69	98	113
Fairmont State University	154	217	213	200	210
Glenville State College	27	29	52	43	45
Marshall University	323	327	394	341	414
Shepherd University	89	128	160	159	199
West Liberty University	29	30	39	45	49
West Virginia School of Osteopathic Medicine	5	7	7	10	10

	2008-09	2009-10	2010-11	2011-12	2012-13
West Virginia State University	140	133	96	102	78
West Virginia University*	392	585	930	948	1,058
WVU Institute of Technology	39	25	40	34	26
WV Two-Year Public Institutions	242	438	728	696	846
Blue Ridge Community and Technical College	40	62	80	95	143
Bridgemont Community and Technical College	6	27	17	18	18
Eastern WV Community and Technical College	4	8	13	25	11
Kanawha Valley Community and Technical Institute	-	-	51	51	45
Mountwest Community and Technical College	23	54	68	68	125
New River Community and Technical College	2	59	91	87	110
Pierpont Community and Technical College	-	-	104	99	118
Southern WV Community and Technical College	39	44	41	38	36
WV Northern Community College	30	45	63	65	62
WVU at Parkersburg	98	139	200	150	178
WV Public Career and Technical Centers	54	45	94	61	79
Ben Franklin Career Center	3	1	5	7	4
Boone County Career and Technical Center	-	-	-	1	1
Cabell County Career Technology Center	9	5	7	9	14
Carver Career and Technical Education Center	3	6	5	7	7
Fayette Institute of Technology	6	4	2	1	1
Fred Eberle Tri-County Vocational Center	-	-	-	2	3
Fred W. Eberle Technical Center	3	7	62	4	-
Garnet Career Center	5	5	5	6	8
James Rumsey Technical Institute	6	2	3	11	10
Marion County Technical Center	2	2	-	-	5
Mercer County Technical Education Center	2	1	1	1	5
Mineral County Technical and Adult Education Center	1	1	2	1	1
Monongalia County Technical Education Center	2	3	1	4	6
Putnam Career and Technical Center	2	2	1	2	7
Roane Jackson Technical Center	1	1	-	1	1
United Technical Center	7	4	-	3	3
Wyoming County Career and Technical Center	2	1	-	1	3
WV Four-Year Independent, Non-Profit Institutions	380	381	505	401	212
Alderson Broaddus University	10	15	20	17	32
Appalachian Bible College	8	5	6	10	7
Bethany College	3	2	3	5	5
Davis and Elkins College	8	17	40	30	34
Mountain State University**	323	296	346	276	
Ohio Valley University	7	8	8	4	1
University of Charleston	6	10	48	28	92
West Virginia Wesleyan College	9	16	22	20	22
West Virginia Christian University	-	-	-	-	1
Wheeling Jesuit University	6	12	12	11	18
WV Non-Profit Institutions (Professional/Less Than Four-Year)	17	18	18	20	7
Charleston Area Medical Center - CAMC	-	-	-	1	1
Greenbrier School of Practical Nursing	-	1	-	1	-
Huntington Electrical JATC Local #317	1	-	-	-	-

	2008-09	2009-10	2010-11	2011-12	2012-13
IBEW Local #141	1	1	-	-	-
McDowell County Adult Learning Center	1	1	-	-	1
Mountain View Christian School	-	-	-	1	-
North Central WV OIC	1	-	-	0	3
North Central WV OIC Training Academy	-	-	-	1	-
Princeton High School	-	-	-	1	-
Robert C. Byrd Institute	-	-	-	1	-
St. Albans High School	-	-	-	1	-
Summers County School of Practical Nursing	1	-	-	-	-
Teays Valley Christian School	-	-	1	6	-
University High School - Morgantown	1	1	-	1	-
West Virginia Construction Craft Laborers	-	-	-	0	-
West Virginia State Police Academy	11	13	15	6	2
Wheeling Hospital Radiology Program	-	1	1	-	-
Wood County School of Practical Nursing	-	-	1	-	-
WV For-Profit Institutions	3,304	3,328	6,824	12,299	12,949
Academy of Careers and Technology	5	-	2	6	7
American Public University	3,209	3,229	6,633	12,023	12,660
Art and Science Institute of Cosmetology	-	2	-	1	2
Beckley Beauty Academy	1	1	-	-	-
Charleston School of Beauty Culture	1	1	-	5	7
Clarksburg Beauty Academy	2	2	-	3	2
Everest Institute	9	7	9	12	9
Huntington Junior College	18	23	20	23	22
Huntington School of Beauty Culture	2	2	2	3	1
International Beauty School	1	2	1	22	4
ITT Technical Institute of Huntington	2	5	35	53	82
Martinsburg Institute	-	-	3	12	11
Meredith Manor International Equestrian Centre	6	3	2	4	14
Morgantown Beauty School, Inc.	2	1	-	4	2
Mountain State College	5	4	5	3	2
Mountain State School of Massage	-	-	2	5	-
Mountaineer Beauty College, Inc.	1	1	-	-	-
National College**	-	-	1	20	15
O V Truck Driver Training School	-	-	-	1	2
PIA Career Services	-	-	-	-	2
Plumbers and Pipefitters 521 NCD	-	-	-	-	1
Salem International University	8	16	27	43	56
Stanley Technical Institute - Clarksburg	1	1	-	1	-
Strayer University - Teays Valley	3	6	27	10	11
Tri-State Institute of Pharmaceuticals	-	-	-	1	4
Valley Beauty School - Parkersburg	1	-	2	-	-
Valley College **	4	2	-	2	10
West Virginia Business College**	2	2	6	4	1
West Virginia Junior College**	21	18	47	38	22
Total	5,345	5,809	10,233	15,515	16,370

* Includes Potomac State College of WVU

**Includes all the institution campuses

FEDERAL LOAN PROGRAMS AND STUDENT INDEBTEDNESS

Perkins Loan Program Recipients and Dollars by Institution and Sector

HIGHLIGHTS:

- From 2007-08 to 2011-12, the total number of Perkins Loan recipients declined by 51.5 percent from 5,355 to 2,598.
- The most significant decline in the number of Perkins recipients was at public four-year institutions, which decreased by 2,013 students.
- Perkins Loan dollars were reduced from \$9.8 million to \$4.2 million during the time period, a decrease of 57.4 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	3,782	3,415	2,476	2,982	1,769
Bluefield State College	3	0	0	0	0
Concord University	465	470	112	117	171
Fairmont State University	321	212	99	105	84
Marshall University	352	564	315	256	302
Shepherd University	136	125	82	39	44
West Liberty University	103	93	75	58	54
West Virginia School of Osteopathic Medicine	530	580	492	455	270
West Virginia State University	59	18	46	12	8
West Virginia University*	1,540	1,224	1,255	1,940	836
WVU Institute of Technology	273	129	-	-	-
WV Two-Year Public Institutions	3	3	1	0	2
WV Northern Community College	3	3	1	0	2
WV Four-Year Independent, Non-Profit Institutions	1,201	1,343	1,120	1,012	672
Alderson Broaddus University	263	240	234	201	173
Bethany College	298	513	413	323	89
Davis and Elkins College	64	54	60	64	26
Ohio Valley University	30	50	46	29	41
University of Charleston	141	114	103	87	45
West Virginia Wesleyan College	203	173	31	45	69
Wheeling Jesuit University	202	199	233	263	229
WV For-Profit Institutions	369	309	274	204	155
Everest Institute	34	63	66	47	13
Mountain State College	10	7	8	6	4
Salem International University	143	111	58	51	44
West Virginia Junior College**	182	128	142	100	94
Total	5,355	5,070	3,871	4,198	2,598

* 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	\$6,915,072	\$6,037,932	\$4,608,720	\$6,135,442	\$2,890,976
Bluefield State College	\$11,500	\$0	\$0	\$0	\$0
Concord University	\$551,224	\$544,538	\$51,020	\$240,914	\$287,024
Fairmont State University	\$372,214	\$253,987	\$124,400	\$188,358	\$141,475
Marshall University	\$955,613	\$1,394,713	\$603,245	\$455,450	\$553,009
Shepherd University	\$138,532	\$133,322	\$119,849	\$54,387	\$56,089
West Liberty University	\$329,818	\$271,465	\$298,019	\$202,434	\$201,536
West Virginia School of Osteopathic Medicine	\$335,142	\$229,600	\$290,450	\$239,750	\$268,000
West Virginia State University	\$134,206	\$35,935	\$95,525	\$26,616	\$15,900
West Virginia University*	\$3,626,722	\$2,945,739	\$3,026,212	\$4,727,533	\$1,367,943
WVU Institute of Technology	\$460,101	\$228,633	-	-	-
WV Two-Year Public Institutions	\$6,000	\$4,035	\$703	\$0	\$5,000
WV Northern Community College	\$6,000	\$4,035	\$703	-	\$5,000
WV Four-Year Independent, Non-Profit Institutions	\$2,225,925	\$2,967,461	\$2,021,777	\$1,700,598	\$959,120
Alderson Broaddus University	\$367,609	\$342,587	\$332,918	\$289,206	\$203,082
Bethany College	\$463,307	\$1,534,332	\$775,144	\$428,401	\$116,830
Davis and Elkins College	\$149,540	\$144,924	\$135,032	\$135,000	\$98,362
Ohio Valley University	\$84,587	\$81,500	\$69,617	\$37,750	\$66,544
University of Charleston	\$321,920	\$258,045	\$236,925	\$216,426	\$111,000
West Virginia Wesleyan College	\$495,735	\$271,190	\$75,000	\$123,740	\$176,479
Wheeling Jesuit University	\$343,227	\$334,883	\$397,141	\$470,075	\$389,905
WV For-Profit Institutions	\$623,764	\$528,583	\$416,412	\$340,030	\$311,506
Everest Institute	\$40,040	\$112,447	\$76,674	\$60,959	\$22,394
Mountain State College	\$21,685	\$14,534	\$21,572	\$35,288	\$14,288
Salem International University	\$250,000	\$201,692	\$83,755	\$48,453	\$56,607
West Virginia Junior College**	\$312,039	\$199,910	\$234,411	\$195,330	\$218,217
Total	\$9,770,761	\$9,538,011	\$7,047,612	\$8,176,070	\$4,166,602

* 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 2007-08 to 2011-12, the number of students taking out subsidized Direct Loans increased from 26,834 to 81,339. This increase is the direct result of the federal government eliminating the Federal Family Education Loan Program (FFELP) and requiring all schools to convert to Direct Loans.
- In 2007, there were only 328 students enrolled at for-profit institutions borrowing from the program; by 2011 there were 30,070.
- The number of subsidized Direct Loan borrowers also rose dramatically at non-profit, independent, institutions from zero in 2007-08 to 8,618 in 2011-12 (four-year and less than four-year institutions combined).
- Dollars also increased significantly by 175.6 percent from \$113.6 million in 2007-08 to \$313 million in 2011-12.

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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	24,254	25,023	27,297	31,897	32,386
Bluefield State College	1,024	1,087	1,144	1,147	1,209
Concord University	-	-	-	1,368	1,410
Fairmont State University	3,433	3,521	2,568	2,711	2,678
Glenville State College	735	792	854	899	905
Marshall University	5,081	5,272	5,881	6,453	6,589
Shepherd University	1,438	1,561	1,778	1,957	2,000
West Liberty University	1,163	1,253	1,355	1,490	1,560
West Virginia School of Osteopathic Medicine	-	-	721	339	554
West Virginia State University	-	-	-	1,488	1,418
West Virginia University*	11,380	11,537	12,996	14,045	14,063
WV Two-Year Public Institutions	2,252	2,538	6,689	9,820	10,248
Blue Ridge Community and Technical College	443	550	949	1,164	1,449
Bridgemont Community and Technical College	-	-	265	327	292
Eastern WV Community and Technical College	-	-	-	115	177
Kanawha Valley Community and Technical College	-	-	-	994	995
Mountwest Community and Technical College	941	1,054	1,241	1,312	1,264
New River Community and Technical College	868	934	1,411	892	963
Pierpont Community and Technical College	-	-	1,564	1,836	2,010
Southern WV Community and Technical College	-	-	-	82	98
WV Northern Community College	-	-	1,186	1,240	1,128
WVU at Parkersburg	-	-	73	1,858	1,872
WV Public Career and Technical Centers	0	0	1	14	17
John D. Rockefeller Iv Career Center	-	-	1	14	17
WV Four-Year Independent, Non-Profit Institutions	0	13	4,436	9,544	8,522
Alderson Broaddus University	-	2	111	444	412
Appalachian Bible College	-	-	-	80	65
Bethany College	-	1	-	682	604
Davis and Elkins College	-	-	16	442	461
Mountain State University	-	1	4,165	5,104	4,217
Ohio Valley University	-	-	-	314	328
University of Charleston	-	-	3	885	773
West Virginia Wesleyan College	-	2	0	746	765
Wheeling Jesuit University	-	7	141	847	897
WV Non-Profit Institutions (Professional/Less Than Four-Year)	0	0	8	102	96
Human Resource Development and Employment-Stanley Technical Institution	-	-	-	3	-

	2007-08	2008-09	2009-10	2010-11	2011-12
North Central (WV) Opportunities Industrialization Center	-	-	8	79	79
West Virginia University Hospitals	-	-	-	20	17
WV For-Profit Institutions	328	911	9,413	20,510	30,070
American Public University System	-	12	6,784	14,621	25,289
Charleston School of Beauty Culture	-	-	16	54	59
Cheeks International Academy of Beauty Culture	-	-	-	-	0
Clarksburg Beauty Academy and School of Massage Therapy	-	-	9	61	87
Everest Institute	4	22	706	1,877	1,032
Huntington Junior College of Business	-	270	889	1,004	861
Huntington School of Beauty Culture	-	-	14	72	43
International Beauty School	55	66	122	132	158
Meredith Manor International Equestrian Centre	65	72	80	83	99
Morgantown Beauty College	-	-	6	67	61
Mountain State College	-	-	45	199	205
Mountain State School of Massage	-	-	-	17	25
Salem International University	-	-	62	1,004	931
Scott College of Cosmetology	34	43	41	39	29
Valley College**	142	170	160	141	210
West Virginia Business College	-	-	2	197	117
West Virginia Junior College**	28	256	477	942	864
Total	26,834	28,485	47,844	71,887	81,339

* 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	\$105,574,214	\$107,892,308	\$123,022,963	\$139,506,169	\$142,500,310
Bluefield State College	\$3,587,569	\$3,847,915	\$3,995,745	\$4,037,207	\$4,288,720
Concord University	-	-	-	\$4,759,827	\$4,910,086
Fairmont State University	\$12,936,144	\$12,852,519	\$9,845,796	\$10,489,963	\$10,230,874
Glenville State College	\$2,792,802	\$2,860,662	\$3,060,935	\$3,281,829	\$3,351,354
Marshall University	\$22,388,088	\$23,342,452	\$27,404,667	\$30,668,928	\$30,808,936
Shepherd University	\$5,491,994	\$5,935,238	\$6,913,489	\$7,474,102	\$7,753,132
West Liberty University	\$4,358,883	\$4,646,812	\$5,180,014	\$5,702,059	\$6,067,956
West Virginia School of Osteopathic Medicine	-	-	\$6,030,173	\$2,819,883	\$5,917,182
West Virginia State University	-	-	-	\$5,625,286	\$5,235,458
West Virginia University*	\$54,018,734	\$54,406,710	\$60,592,144	\$64,647,085	\$63,936,612
WV Two-Year Public Institutions	\$6,987,269	\$7,909,245	\$20,423,597	\$28,573,098	\$29,006,945
Blue Ridge Community and Technical College	\$1,368,743	\$1,689,760	\$3,012,614	\$3,661,634	\$4,413,098
Bridgemont Community and Technical College	-	-	\$813,900	\$913,568	\$815,710
Eastern WV Community and Technical College	-	-	-	\$256,667	\$504,336
Kanawha Valley Community and Technical College	-	-	-	\$2,774,497	\$2,690,847
Mountwest Community and Technical College	\$2,862,254	\$3,251,196	\$3,730,264	\$3,546,223	\$3,340,450

	2007-08	2008-09	2009-10	2010-11	2011-12
New River Community and Technical College	\$2,756,272	\$2,968,289	\$4,432,083	\$1,963,974	\$2,201,887
Pierpont Community and Technical College	-	-	\$4,887,311	\$5,532,366	\$6,024,751
Southern WV Community and Technical College	-	-	-	\$226,396	\$282,355
WV Northern Community College	-	-	\$3,319,859	\$3,310,511	\$2,854,306
WVU at Parkersburg	-	-	\$227,566	\$6,387,262	\$5,879,205
WV Public Career and Technical Centers	\$0	\$0	\$3,500	\$43,657	\$51,150
John D. Rockefeller IV Career Center	-	-	\$3,500	\$43,657	\$51,150
WV Four-Year Independent, Non-Profit Institutions	\$0	\$86,977	\$14,267,846	\$42,130,600	\$37,156,028
Alderson Broaddus University	-	\$9,700	\$701,524	\$2,048,403	\$1,774,704
Appalachian Bible College	-	-	-	\$310,178	\$249,739
Bethany College	-	\$1,527	-	\$2,781,613	\$2,429,575
Davis and Elkins College	-	-	\$55,083	\$1,507,412	\$1,625,360
Mountain State University	-	\$4,250	\$13,020,506	\$22,490,054	\$17,779,246
Ohio Valley University	-	-	-	\$1,267,281	\$1,225,409
University of Charleston	-	-	\$17,600	\$4,952,273	\$4,722,499
West Virginia Wesleyan College	-	\$17,000	-	\$2,964,776	\$3,099,065
Wheeling Jesuit University	-	\$54,500	\$473,133	\$3,808,610	\$4,250,431
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$0	\$0	\$19,059	\$290,933	\$275,493
Human Resource Development and Employment- Stanley Technical Institution	-	-	-	\$8,400	-
North Central (WV) Opportunities Industrialization Center	-	-	\$19,059	\$203,727	\$206,701
West Virginia University Hospitals	-	-	-	\$78,806	\$68,792
WV For-Profit Institutions	\$1,023,580	\$2,855,799	\$34,921,274	\$76,069,965	\$104,041,032
American Public University System	-	\$41,920	\$26,699,946	\$55,418,176	\$87,049,642
Charleston School of Beauty Culture	-	-	\$43,927	\$126,867	\$154,623
Cheeks International Academy of Beauty Culture	-	-	-	-	\$0
Clarksburg Beauty Academy and School of Massage Therapy	-	-	\$25,925	\$185,320	\$303,743
Everest Institute	\$14,000	\$64,228	\$2,020,643	\$5,716,047	\$3,146,452
Huntington Junior College of Business	-	\$798,196	\$2,811,880	\$3,148,370	\$2,627,410
Huntington School of Beauty Culture	-	-	\$44,000	\$284,944	\$159,311
International Beauty School	\$157,839	\$190,914	\$308,459	\$339,571	\$383,704
Meredith Manor International Equestrian Centre	\$249,856	\$263,311	\$286,087	\$313,860	\$427,963
Morgantown Beauty College	-	-	\$24,487	\$272,197	\$216,971
Mountain State College	-	-	\$157,754	\$793,048	\$769,327
Mountain State School of Massage	-	-	-	\$44,209	\$72,311
Salem International University	-	-	\$262,778	\$4,739,581	\$4,467,176
Scott College of Cosmetology	\$114,440	\$125,367	\$119,522	\$133,195	\$95,200
Valley College**	\$407,755	\$513,886	\$492,957	\$410,174	\$632,402
West Virginia Business College	-	-	\$2,332	\$649,994	\$417,520
West Virginia Junior College**	\$79,690	\$857,977	\$1,620,577	\$3,494,412	\$3,117,277
Total	\$113,585,063	\$118,744,329	\$192,658,239	\$286,614,422	\$313,030,958

* 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 2007-08 to 2011-12, the number of students taking out Unsubsidized Direct Loans increased from 20,759 to 80,327 and total loan volume increased from \$102.3 million to \$386 million. This increase is largely the result of the federal government eliminating FFELP and requiring all schools to convert to Direct Loans.
- The number of students taking out Direct Unsubsidized Loans increased in all sectors, with the most dramatic growth in the for-profit and four-year public institutions. The number of borrowers at for-profit institutions grew by 27,768 students, while those at four-year public institutions increased by 16,245 students.
- During the five-year period, Direct Unsubsidized Loan borrowers at public two-year institutions increased by 6,226.
- In 2012, the amount of Direct Unsubsidized Loans at four-year public institutions, about \$207 million, accounted for 53.6 percent of total Direct Unsubsidized 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	18,764	25,818	29,918	35,710	35,009
Bluefield State College	734	939	1,087	1,114	1,170
Concord University	-	1	-	1,357	1,390
Fairmont State University	2,662	3,771	2,766	2,862	2,781
Glenville State College	456	708	834	914	928
Marshall University	4,293	5,415	6,008	6,442	6,650
Shepherd University	1,222	1,690	2,065	2,221	2,262
West Liberty University	754	1,408	1,535	1,648	1,737
West Virginia School of Osteopathic Medicine	-	-	694	326	714
West Virginia State University	-	-	-	1,423	1,333
West Virginia University*	8,643	11,886	14,904	15,851	16,044
WV Two-Year Public Institutions	1,776	2,273	6,182	7,850	8,002
Blue Ridge Community and Technical College	404	476	823	1,037	1,287
Bridgemont Community and Technical College	-	-	262	244	239
Eastern WV Community and Technical College	-	-	-	94	149
Kanawha Valley Community and Technical College	-	-	-	626	621
Mountwest Community and Technical College	718	993	1,206	981	809
New River Community and Technical College	654	802	1,327	413	362
Pierpont Community and Technical College	-	2	1,556	1,823	1,972
Southern WV Community and Technical College	-	-	-	66	93
WV Northern Community College	-	-	983	1,014	934
WVU at Parkersburg	-	-	25	1,552	1,536
WV Public Career and Technical Centers	0	0	1	13	17
John D. Rockefeller IV Career Center	-	-	1	13	17

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Independent, Non-Profit Institutions	0	12	4,706	10,252	9,219
Alderson Broaddus University	-	2	109	464	463
Appalachian Bible College	-	-	-	34	28
Bethany College	-	-	-	715	644
Davis and Elkins College	-	-	17	488	514
Mountain State University	-	1	4,437	5,409	4,411
Ohio Valley University	-	-	-	334	333
University of Charleston	-	-	-	985	888
West Virginia Wesleyan College	-	2	1	825	870
Wheeling Jesuit University	-	7	142	998	1,068
WV Non-Profit Institutions (Professional/Less Than Four-Year)	0	0	7	92	93
Human Resource Development and Employment-Stanley Technical Institute	-	-	-	3	-
North Central (WV) Opportunities Industrialization Center	-	-	7	74	79
West Virginia University Hospitals	-	-	-	15	14
WV For-Profit Institutions	219	845	9,256	19,422	27,987
American Public University System	-	15	6,805	14,004	23,598
Charleston School of Beauty Culture	-	-	17	38	48
Clarksburg Beauty Academy and School of Massage Therapy	-	-	5	37	77
Everest Institute	4	20	676	1,786	965
Huntington Junior College of Business	-	255	881	928	748
Huntington School of Beauty Culture	-	-	9	63	32
International Beauty School	45	60	105	115	136
Meredith Manor International Equestrian Centre	46	80	84	93	103
Morgantown Beauty College	-	-	3	63	55
Mountain State College	-	-	47	191	195
Mountain State School of Massage	-	-	-	18	25
Salem International University	-	-	72	1,018	957
Scott College of Cosmetology	14	35	21	19	19
Valley College**	92	136	124	121	187
West Virginia Business College	-	-	3	174	114
West Virginia Junior College**	18	244	404	754	728
Total	20,759	28,948	50,070	73,339	80,327

* 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	\$95,880,416	\$131,574,690	\$172,627,625	\$180,118,761	\$207,081,221
Bluefield State College	\$2,568,575	\$3,660,615	\$4,385,744	\$4,584,945	\$4,921,544
Concord University	-	\$4,119	-	\$5,087,295	\$5,098,211
Fairmont State University	\$10,029,245	\$15,543,773	\$11,910,262	\$12,351,707	\$12,126,849
Glenville State College	\$1,524,827	\$2,882,923	\$3,262,146	\$3,599,778	\$3,770,954
Marshall University	\$23,006,094	\$30,839,207	\$35,435,632	\$38,570,102	\$39,394,856
Shepherd University	\$4,883,476	\$7,034,442	\$8,551,922	\$9,266,245	\$9,718,137
West Liberty University	\$2,755,419	\$5,222,397	\$5,949,532	\$6,522,903	\$6,912,000
West Virginia School of Osteopathic Medicine	-	-	\$22,459,391	\$10,926,845	\$35,762,158
West Virginia State University	-	-	-	\$5,977,005	\$5,724,225
West Virginia University	\$51,112,780	\$66,387,214	\$80,672,996	\$83,231,936	\$83,652,287
WV Two-Year Public Institutions	\$5,750,831	\$8,224,123	\$21,329,345	\$26,612,329	\$26,715,427
Blue Ridge Community and Technical College	\$1,434,268	\$1,695,654	\$3,268,816	\$3,565,119	\$5,065,383
Bridgmont Community and Technical College	-	-	\$927,173	\$851,993	\$791,659
Eastern WV Community and Technical College	-	-	-	\$177,714	\$338,478
Kanawha Valley Community and Technical College	-	-	-	\$2,451,216	\$2,326,632
Mountwest Community and Technical College	\$2,167,441	\$3,426,785	\$4,288,028	\$3,653,045	\$2,833,580
New River Community and Technical College	\$2,149,122	\$3,093,934	\$4,993,991	\$1,046,298	\$779,823
Pierpont Community and Technical College	-	\$7,750	\$5,344,016	\$6,525,785	\$6,702,551
Southern WV Community and Technical College	-	-	-	\$200,291	\$316,485
WV Northern Community College	-	-	\$2,441,378	\$2,412,913	\$2,191,841
WVU at Parkersburg	-	-	\$65,943	\$5,727,955	\$5,368,995
WV Public Career and Technical Centers	-	-	\$6,000	\$54,265	\$84,741
John D. Rockefeller IV Career Center	-	-	\$6,000	\$54,265	\$84,741
WV Four-Year Independent, Non-Profit Institutions	\$0	\$104,395	\$21,284,559	\$60,841,865	\$54,141,202
Alderson Broaddus University	-	\$4,000	\$846,705	\$2,249,885	\$2,189,713
Appalachian Bible College	-	-	-	\$93,131	\$79,794
Bethany College	-	-	-	\$2,513,948	\$2,419,902
Davis and Elkins College	-	-	\$75,461	\$1,831,524	\$1,892,718
Mountain State University	-	\$5,500	\$19,740,267	\$34,203,628	\$26,920,308
Ohio Valley University	-	-	-	\$1,321,577	\$1,228,108
University of Charleston	-	-	-	\$10,309,248	\$9,959,508
West Virginia Wesleyan College	-	\$42,961	\$8,825	\$3,068,668	\$3,402,416
Wheeling Jesuit University	-	\$51,934	\$613,301	\$5,250,256	\$6,048,735
WV Non-Profit Institutions (Professional/Less Than four-Year)	\$0	\$0	\$23,626	\$383,916	\$407,009
Human Resource Development and Employment-Stanley Technical Institute	-	-	-	\$8,580	-
North Central (WV) Opportunities Industrialization Center	-	-	\$23,626	\$295,892	\$348,724
West Virginia University Hospitals	-	-	-	\$79,444	\$58,285
WV For-Profit Institutions	\$677,600	\$3,109,221	\$38,430,170	\$75,123,823	\$97,510,176
American Public University System	-	\$76,140	\$28,290,874	\$51,854,156	\$79,014,488
Charleston School of Beauty Culture	-	-	\$61,698	\$108,312	\$131,630
Clarksburg Beauty Academy and School of Massage Therapy	-	-	\$20,000	\$122,712	\$311,484
Everest Institute	\$16,000	\$105,930	\$3,156,972	\$8,835,228	\$4,768,354
Huntington Junior College of Business	-	\$1,015,191	\$3,793,957	\$2,770,531	\$1,638,387

	2007-08	2008-09	2009-10	2010-11	2011-12
Huntington School of Beauty Culture	-	-	\$35,500	\$262,526	\$131,840
International Beauty School	\$127,829	\$225,721	\$435,502	\$451,912	\$513,327
Meredith Manor International Equestrian Centre	\$184,597	\$336,632	\$318,999	\$339,237	\$424,392
Morgantown Beauty College	-	-	\$3,118	\$176,810	\$150,994
Mountain State College	-	-	\$215,196	\$1,013,058	\$990,274
Mountain State School of Massage	-	-	-	\$69,088	\$109,476
Salem International University	-	-	\$373,140	\$5,900,388	\$5,699,806
Scott College of Cosmetology	\$43,561	\$108,465	\$62,283	\$53,478	\$53,716
Valley College**	\$256,786	\$473,424	\$512,145	\$426,573	\$782,724
West Virginia Business College	-	-	\$5,500	\$652,395	\$475,512
West Virginia Junior College**	\$48,827	\$767,718	\$1,145,286	\$2,087,419	\$2,313,772
Total	\$102,308,847	\$143,012,429	\$253,695,325	\$343,080,694	\$385,939,776

Direct PLUS Loan Program Recipients and Dollars by Institution and Sector

HIGHLIGHTS:

- 83.3 percent of all West Virginia PLUS Loans were borrowed by parents of undergraduate students attending public four-year institutions.
- From 2007 to 2011, total PLUS Loan recipients increased 57.6 percent from 4,718 to 7,437.
- Over the same time period, the amount parents of West Virginia undergraduate students borrowed in PLUS Loans increased from \$52.6 million to \$86.9 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 PLUS Loan Program Recipients by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Public Institutions	4,622	5,001	5,626	6,018	6,198
Bluefield State College	22	13	8	16	15
Concord University	-	-	-	110	143
Fairmont State University	218	180	115	108	119
Glenville State College	46	46	57	59	63
Marshall University	378	321	411	446	478
Shepherd University	245	251	311	305	454
West Liberty University	197	183	236	261	335
West Virginia State University	-	-	-	77	78
West Virginia University*	3,516	4,007	4,488	4,636	4,513
WV Two-Year Public Institutions	57	42	98	105	77
Blue Ridge Community and Technical College	5	5	4	7	3
Bridgemont Community and Technical College	-	-	15	11	10
Kanawha Valley Community and Technical College	-	-	-	14	4
Mountwest Community and Technical College	51	33	17	13	14
New River Community and Technical College	1	4	4	-	0
Pierpont Community and Technical College	-	-	55	55	42

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Northern Community College	-	-	3	3	2
WVU at Parkersburg	-	-	-	2	2
WV Four-Year Independent, Non-Profit Institutions	0	0	43	976	915
Alderson Broaddus University	-	-	5	84	74
Appalachian Bible College	-	-	-	4	4
Bethany College	-	-	-	241	195
Davis and Elkins College	-	-	1	74	84
Mountain State University	-	-	36	116	90
Ohio Valley University	-	-	-	41	45
University of Charleston	-	-	-	131	140
West Virginia Wesleyan College	-	-	-	168	185
Wheeling Jesuit University	-	-	1	117	98
WV Non-Profit Institutions (Professional/Less Than Four-Year)	0	0	0	2	1
West Virginia University Hospitals	-	-	-	2	1
WV For-Profit Institutions	39	43	110	338	247
American Public University System	-	-	15	29	23
Charleston School of Beauty Culture	-	-	-	-	1
Clarksburg Beauty Academy and School of Massage Therapy	-	-	-	4	11
Everest Institute	-	-	18	89	25
Huntington Junior College of Business	-	-	4	2	0
Huntington School of Beauty Culture	-	-	0	1	0
International Beauty School	7	5	13	15	13
Meredith Manor International Equestrian Centre	23	27	41	43	40
Morgantown Beauty College	-	-	-	4	4
Mountain State College	-	-	-	-	0
Mountain State School of Massage	-	-	-	3	6
Salem International University	-	-	-	80	82
Scott College of Cosmetology	3	2	-	1	1
Valley College**	6	3	3	6	8
West Virginia Business College	-	-	-	4	1
West Virginia Junior College**	-	6	16	57	32
Total	4,718	5,086	5,877	7,439	7,437

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

** Includes all institution campuses

Direct PLUS Loan Program Dollars by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Public Institutions	\$51,921,339	\$55,853,450	\$64,352,408	\$69,868,955	\$74,330,905
Bluefield State College	\$108,766	\$48,396	\$38,077	\$92,640	\$79,539
Concord University	-	-	-	\$714,937	\$878,904
Fairmont State University	\$1,280,672	\$1,139,255	\$699,999	\$758,519	\$852,177
Glenville State College	\$318,180	\$306,953	\$412,776	\$424,272	\$417,623
Marshall University	\$2,917,714	\$2,562,737	\$3,360,017	\$3,531,668	\$3,919,922
Shepherd University	\$2,347,550	\$2,317,160	\$2,883,530	\$2,938,824	\$4,929,209
West Liberty University	\$1,562,083	\$1,351,521	\$1,895,525	\$2,213,922	\$2,951,729

	2007-08	2008-09	2009-10	2010-11	2011-12
West Virginia State University	-	-	-	\$540,272	\$500,399
West Virginia University*	\$43,386,374	\$48,127,428	\$55,062,484	\$58,653,901	\$59,801,403
WV Two-Year Public Institutions	\$297,093	\$258,570	\$511,148	\$511,316	\$399,725
Blue Ridge Community and Technical College	\$18,240	\$32,006	\$18,805	\$27,788	\$21,470
Bridgemont Community and Technical College	-	-	\$114,115	\$79,884	\$60,952
Kanawha Valley Community and Technical College	-	-	-	\$54,552	\$15,186
Mountwest Community and Technical College	\$277,517	\$209,064	\$81,180	\$46,737	\$50,831
New River Community and Technical College	\$1,336	\$17,500	\$11,195	-	-
Pierpont Community and Technical College	-	-	\$282,306	\$282,693	\$224,021
WV Northern Community College	-	-	\$3,547	\$10,486	\$14,431
WVU at Parkersburg	-	-	-	\$9,176	\$12,834
WV Four-Year Independent, Non-Profit Institutions	\$0	\$0	\$187,552	\$9,106,777	\$9,749,738
Alderson Broaddus University	-	-	\$16,630	\$591,925	\$544,547
Appalachian Bible College	-	-	-	\$33,294	\$25,880
Bethany College	-	-	-	\$2,142,408	\$1,943,701
Davis and Elkins College	-	-	\$4,500	\$675,794	\$845,632
Mountain State University	-	-	\$148,922	\$2,003,589	\$2,203,489
Ohio Valley University	-	-	-	\$336,567	\$392,766
University of Charleston	-	-	-	\$1,050,884	\$1,228,257
West Virginia Wesleyan College	-	-	-	\$1,380,019	\$1,789,143
Wheeling Jesuit University	-	-	\$17,500	\$892,297	\$776,323
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$0	\$0	\$0	\$12,940	\$8,332
West Virginia University Hospitals	-	-	-	\$12,940	\$8,332
WV For-Profit Institutions	\$378,452	\$460,492	\$896,562	\$2,365,975	\$2,418,855
American Public University System	-	-	\$30,031	\$82,498	\$69,041
Charleston School of Beauty Culture	-	-	-	-	\$2,000
Clarksburg Beauty Academy and School of Massage Therapy	-	-	-	\$27,000	\$63,026
Everest Institute	-	-	\$125,080	\$585,706	\$235,734
Huntington Junior College of Business	-	-	\$16,815	\$2,019	\$0
Huntington School of Beauty Culture	-	-	-	\$11,470	\$0
International Beauty School	\$22,960	\$9,961	\$31,737	\$49,780	\$50,742
Meredith Manor International Equestrian Centre	\$318,232	\$395,955	\$605,555	\$642,585	\$784,597
Morgantown Beauty College	-	-	-	\$14,565	\$17,609
Mountain State School of Massage	-	-	-	\$15,949	\$42,477
Salem International University	-	-	-	\$566,069	\$722,902
Scott College of Cosmetology	\$15,800	\$7,200	-	\$3,000	\$3,500
Valley College**	\$21,460	\$13,041	\$17,505	\$36,439	\$43,616
West Virginia Business College	-	-	-	\$9,550	\$1,333
West Virginia Junior College**	-	\$34,335	\$69,839	\$319,345	\$169,331
Total	\$52,596,884	\$56,572,512	\$65,947,670	\$81,865,963	\$86,907,555

* 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:

- 79.2 percent of all West Virginia Graduate PLUS Loans were borrowed by graduate students attending public four-year institutions in 2011.
- From 2007 to 2011, the total number of Graduate PLUS Loan recipients increased from 423 to 1,813.
- Over the same time period, the amount West Virginia graduate students borrowed in Graduate PLUS Loans increased from \$4.5 million to \$38.3 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	423	556	1,152	1,054	1,435
Fairmont State University	-	-	-	1	-
Marshall University	84	128	173	309	354
West Virginia School of Osteopathic Medicine	-	-	508	214	540
West Virginia University*	339	428	471	530	541
WV Four-Year Independent, Non-Profit Institutions	0	0	197	399	362
Alderson Broaddus University	-	-	47	52	39
Mountain State University	-	-	97	119	97
University of Charleston	-	-	20	161	155
Wheeling Jesuit University	-	-	33	67	71
WV For-Profit Institutions	0	0	2	7	16
American Public University System	-	-	2	7	15
Salem International University	-	-	-	-	1
Total	423	556	1,351	1,460	1,813

* Data includes WVU Institute of Technology

Direct Graduate PLUS Loan Distribution by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	\$4,523,719	\$6,497,657	\$22,046,439	\$17,282,531	\$31,544,424
Fairmont State University	-	-	-	\$5,817	-
Marshall University	\$1,486,633	\$2,041,299	\$2,996,694	\$4,435,719	\$4,684,913
West Virginia School of Osteopathic Medicine	-	-	\$13,597,200	\$6,269,602	\$19,668,153
West Virginia University*	\$3,037,086	\$4,456,358	\$5,452,545	\$6,571,393	\$7,191,358
WV Four-Year Independent, Non-Profit Institutions	\$0	\$0	\$2,391,097	\$6,211,393	\$6,648,913
Alderson Broaddus University	-	-	\$901,188	\$1,166,744	\$1,106,468
Mountain State University	-	-	\$1,044,370	\$1,552,263	\$985,517
University of Charleston	-	-	\$178,659	\$2,418,183	\$3,128,512
Wheeling Jesuit University	-	-	\$266,880	\$1,074,203	\$1,428,416

	2007-08	2008-09	2009-10	2010-11	2011-12
WV For-Profit Institutions	\$0	\$0	\$12,192	\$55,385	\$153,030
American Public University System	-	-	\$12,192	\$55,385	\$149,286
Salem International University	-	-	-	-	\$3,744
Total	\$4,523,719	\$6,497,657	\$24,449,728	\$23,549,309	\$38,346,367

*Data includes WVU Institute of Technology

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

HIGHLIGHTS:

- As a result of legislation that took effect July 1, 2010, no further loans are being made under the FFEL Loan programs. FFEL Loans are still reported for past years to show the full extent of borrowing historically.
- From 2007 to 2009, the number of students borrowing FFEL Subsidized Loans decreased from 21,753 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.
- In 2009, 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 three-year time period, the amount students attending West Virginia institutions borrowed in FFEL Subsidized Loans declined from \$87.2 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 Loan 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	3,597	3,580	3,127		
Concord University	1,045	1,094	1,170		
Marshall University	2	1	-		
West Virginia School of Osteopathic Medicine	473	548	352		
West Virginia State University	1,610	1,515	1,605		
West Virginia University	2	39	-		
WVU Institute of Technology	465	383	-		
WV Two-Year Public Institutions	3,686	3,732	2,834		
Bridgemont Community and Technical College	359	272	-		
Eastern WV Community and Technical College	-	1	75		
Kanawha Valley Community and Technical College	929	1,009	1,066		
Southern WV Community and Technical College	141	173	101		
WV Northern Community College	870	900	-		
WVU at Parkersburg	1,387	1,377	1,592		
WV Public Career and Technical Centers	33	36	24		
Fred W. Eberle Technical Center	-	2	-		
John D. Rockefeller IV Career Center	13	16	14		
Wood County Technical Center	20	18	10		

Loan program
was discontinued.

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Independent, Non-Profit Institutions	8,082	8,673	8,016		
Alderson Broaddus University	528	485	397		
Appalachian Bible College	89	76	88		
Bethany College	512	547	651		
Davis and Elkins College	359	360	348		
Mountain State University	4,103	4,678	3,871		
Ohio Valley University	337	289	305		
University of Charleston	727	800	887		
West Virginia Wesleyan College	628	648	682		
Wheeling Jesuit University	799	790	787		
WV Non-Profit Institutions (Professional/ Less Than Four-Year)	88	104	113		
Human Resource Development and Employment- Stanley Technical Institute	16	28	2	Loan program was discontinued.	
North Central (WV) Opportunities Industrialization Center	55	61	95		
West Virginia University Hospitals	17	15	16		
WV For-Profit Institutions	6,267	8,634	5,255		
American Public University System	2,053	3,755	454		
Beckley Beauty Academy	-	2	1		
Charleston School of Beauty Culture	47	48	41		
Clarksburg Beauty Academy and School of Massage Therapy	82	95	97		
Everest Institute	1,819	2,414	2,452		
Huntington Junior College of Business	871	784	304		
Huntington School of Beauty Culture	50	75	44		
Morgantown Beauty College	42	63	60		
Mountain State College	102	136	136		
Mountain State School of Massage	23	36	20		
Salem International University	353	603	925		
West Virginia Business College	138	131	195		
West Virginia Junior College*	687	492	526		
Total	21,753	24,759	19,369		

*Includes all institution campuses

FFEL Loan Program (Subsidized) Dollars by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	\$16,179,696	\$17,001,060	\$13,201,122		
Concord University	\$3,371,333	\$3,710,257	\$4,294,655		
Marshall University	\$3,250	\$2,250	-		
West Virginia School of Osteopathic Medicine	\$5,293,749	\$6,081,437	\$2,952,155		
West Virginia State University	\$5,850,786	\$5,751,547	\$5,954,312		
West Virginia University	\$4,504	\$80,700	-	Loan program was discontinued.	
WVU Institute of Technology	\$1,656,074	\$1,374,869	-		
WV Two-Year Public Institutions	\$12,464,528	\$12,798,236	\$9,248,665		
Bridgemont Community and Technical College	\$1,091,931	\$786,237	-		
Eastern WV Community and Technical College	-	\$219	\$215,815		
Kanawha Valley Community and Technical College	\$2,961,990	\$3,289,440	\$3,467,720		
Southern WV Community and Technical College	\$396,053	\$505,833	\$318,944		

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Northern Community College	\$2,527,246	\$2,594,178	-		
WVU at Parkersburg	\$5,487,308	\$5,622,329	\$5,246,186		
WV Public Career and Technical Centers	\$97,891	\$120,888	\$73,429		
Fred W. Eberle Technical Center	-	\$6,000	-		
John D. Rockefeller IV Career Center	\$36,162	\$54,500	\$43,750		
Wood County Technical Center	\$61,729	\$60,388	\$29,679		
WV Four-Year Independent, Non-Profit Institutions	\$35,977,980	\$39,841,494	\$28,169,968		
Alderson Broaddus University	\$2,847,593	\$2,667,307	\$1,634,420		
Appalachian Bible College	\$323,980	\$308,603	\$338,320		
Bethany College	\$1,930,481	\$1,865,427	\$2,605,222		
Davis and Elkins College	\$1,333,357	\$1,479,043	\$1,180,378		
Mountain State University	\$18,584,165	\$21,440,647	\$9,964,734		
Ohio Valley University	\$1,314,956	\$1,165,767	\$1,247,783		
University of Charleston	\$3,518,019	\$4,676,372	\$5,112,219		
West Virginia Wesleyan College	\$2,468,965	\$2,551,272	\$2,675,557		
Wheeling Jesuit University	\$3,656,464	\$3,687,056	\$3,411,335		
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$258,569	\$301,779	\$333,316	Loan program was discontinued.	
Human Resource Development and Employment-Stanley Technical Institute	\$43,567	\$74,950	\$2,810		
North Central (WV) Opportunities Industrialization Center	\$149,243	\$163,448	\$261,829		
West Virginia University Hospitals	\$65,759	\$63,381	\$68,677		
WV For-Profit Institutions	\$22,236,419	\$33,531,197	\$18,699,826		
American Public University System	\$7,840,569	\$16,786,671	\$1,841,164		
Beckley Beauty Academy	-	\$7,000	\$3,500		
Charleston School of Beauty Culture	\$137,290	\$116,351	\$120,818		
Clarksburg Beauty Academy and School of Massage Therapy	\$232,689	\$271,146	\$291,504		
Everest Institute	\$5,453,822	\$7,482,809	\$7,632,082		
Huntington Junior College of Business	\$3,425,135	\$2,597,123	\$897,548		
Huntington School of Beauty Culture	\$177,735	\$264,996	\$148,539		
Morgantown Beauty College	\$156,276	\$201,061	\$202,542		
Mountain State College	\$369,761	\$496,833	\$476,460		
Mountain State School of Massage	\$62,061	\$92,018	\$54,075		
Salem International University	\$1,484,174	\$3,124,874	\$4,740,485		
West Virginia Business College	\$447,670	\$401,308	\$657,008		
West Virginia Junior College*	\$2,449,237	\$1,689,007	\$1,634,101		
Total	\$87,215,083	\$103,594,654	\$69,726,326		

* Includes all institution campuses

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

HIGHLIGHTS:

- As a result of legislation that took effect July 1, 2010, no further loans are being made under the FFEL Loan programs.
- From 2007 to 2009, the number of students borrowing FFEL Unsubsidized Loans increased by 5 percent from 18,368 to 19,252.

- Borrowers increased at non-profit institutions. The number of Unsubsidized FFEL Loan recipients increased by 25.6 percent at four-year, independent, non-profit institutions, while recipients at less than four year non-profit institutions increased by 32 percent.
- Over the three-year time period, the amount students attending West Virginia institutions borrowed in FFEL Unsubsidized Loans rose from \$95.4 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 Loan program and the dollars 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	2,999	3,372	2,950		
Concord University	893	1,024	1,105		
Marshall University	2	1	-		
West Virginia School of Osteopathic Medicine	460	525	342		
West Virginia State University	1,271	1,377	1,503		
West Virginia University	1	51	-		
WVU Institute of Technology	372	394	-		
WV Two-Year Public Institutions	2,748	3,007	2,385		
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	788	874	948		
Southern WV Community and Technical College	54	80	35		
WV Northern Community College	665	772	-		
WVU at Parkersburg	981	1,013	1,321		
WV Public Career and Technical Centers	33	30	19		
Fred W. Eberle Technical Center	-	3	-		
John D. Rockefeller IV Career Center	12	15	13		
Ralph R. Willis Career and Technical Center	1	-	-		
Wood County Technical Center	20	12	6		
WV Four-Year Independent, Non-Profit Institutions	7,039	9,209	8,844		
Alderson Broaddus University	357	547	439		
Appalachian Bible College	32	41	33		
Bethany College	378	553	699		
Davis and Elkins College	298	403	411		
Mountain State University	4,047	4,954	4,166		
Ohio Valley University	252	333	338		
University of Charleston	641	744	992		
West Virginia Wesleyan College	418	708	803		
Wheeling Jesuit University	616	926	963		
WV Non-Profit Institutions (Professional/Less Than Four-Year)	79	90	105		
Human Resource Development and Employment-Stanley Technical Institute	15	25	1		
North Central (WV) Opportunities Industrialization Center	52	54	89		

Loan program
was discontinued.

	2007-08	2008-09	2009-10	2010-11	2011-12
West Virginia University Hospitals	12	11	15		
WV For-Profit Institutions	5,503	8,566	4,968		
American Public University System	1,817	4,066	474		
Beckley Beauty Academy	-	-	1		
Charleston School of Beauty Culture	35	40	36		
Clarksburg Beauty Academy and School of Massage Therapy	60	74	80	Loan program was discontinued.	
Everest Institute	1,665	2,221	2,308		
Huntington Junior College of Business	804	772	304		
Huntington School of Beauty Culture	27	46	33		
Morgantown Beauty College	32	49	45		
Mountain State College	67	115	121		
Mountain State School of Massage	24	37	24		
Salem International University	410	637	954		
West Virginia Business College	127	129	184		
West Virginia Junior College*	435	380	404		
Total	18,368	24,244	19,252		

*Includes all institution campuses

FFEL Loan Program (Unsubsidized) Dollars by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	\$29,124,515	\$34,687,703	\$21,901,837		
Concord University	\$3,069,526	\$3,661,654	\$4,343,658		
Marshall University	\$3,016	\$1,000	-		
West Virginia School of Osteopathic Medicine	\$19,818,971	\$23,471,724	\$10,894,796		
West Virginia State University	\$4,845,940	\$5,744,850	\$6,663,383		
West Virginia University	\$3,060	\$103,029	-		
WVU Institute of Technology	\$1,384,002	\$1,705,446	-		
WV Two-Year Public Institutions	\$8,383,020	\$10,119,905	\$8,887,300		
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	\$2,504,340	\$3,130,367	\$3,421,937	Loan program was discontinued.	
Southern WV Community and Technical College	\$121,669	\$164,396	\$83,829		
WV Northern Community College	\$1,474,825	\$1,935,854	-		
WVU at Parkersburg	\$3,425,836	\$3,970,583	\$5,147,732		
WV Public Career and Technical Centers	\$97,262	\$111,716	\$65,619		
Fred W. Eberle Technical Center	-	\$15,500	-		
John D. Rockefeller IV Career Center	\$36,771	\$79,848	\$53,277		
Ralph R. Willis Career and Technical Center	\$2,762	-	-		
Wood County Technical Center	\$57,729	\$16,368	\$12,342		
WV Four-Year Independent, Non-Profit Institutions	\$36,939,065	\$58,599,704	\$42,218,452		
Alderson Broaddus University	\$2,423,448	\$3,305,949	\$1,987,146		
Appalachian Bible College	\$90,187	\$130,873	\$105,208		
Bethany College	\$1,456,516	\$2,367,854	\$2,681,704		
Davis and Elkins College	\$1,114,247	\$1,912,611	\$1,778,341		
Mountain State University	\$20,717,325	\$32,419,968	\$15,851,655		
Ohio Valley University	\$1,011,448	\$1,453,813	\$1,333,422		
University of Charleston	\$5,305,342	\$9,416,649	\$10,496,164		

	2007-08	2008-09	2009-10	2010-11	2011-12
West Virginia Wesleyan College	\$1,552,923	\$2,817,191	\$3,343,999		
Wheeling Jesuit University	\$3,267,629	\$4,774,796	\$4,640,813		
WV Non-Profit Institutions (Professional/Less Than Four-Year)					
Human Resource Development and Employment- Stanley Technical Institute	\$34,197	\$57,390	\$1,327		
North Central (WV) Opportunities Industrialization Center	\$157,212	\$188,435	\$368,272		
West Virginia University Hospitals	\$46,252	\$51,479	\$94,785		
WV For-Profit Institutions					
American Public University System	\$6,328,611	\$23,522,753	\$2,195,330		
Beckley Beauty Academy	-	-	\$5,016		
Charleston School of Beauty Culture	\$109,586	\$111,255	\$121,575		
Clarksburg Beauty Academy and School of Massage Therapy	\$180,890	\$327,974	\$365,500		
Everest Institute	\$6,314,058	\$11,768,979	\$12,274,403		
Huntington Junior College of Business	\$3,652,038	\$3,512,820	\$1,191,639		
Huntington School of Beauty Culture	\$124,232	\$203,880	\$142,311		
Morgantown Beauty College	\$102,370	\$182,291	\$135,163		
Mountain State College	\$211,317	\$371,179	\$488,970		
Mountain State School of Massage	\$74,632	\$150,643	\$112,938		
Salem International University	\$1,890,617	\$4,173,935	\$5,663,533		
West Virginia Business College	\$436,736	\$552,688	\$973,047		
West Virginia Junior College*	\$1,168,836	\$1,043,655	\$1,190,375		
Total	\$95,375,446	\$149,738,384	\$98,397,392		

Loan program
was discontinued.

* Includes all institution campuses

FFEL PLUS Loan Program Recipients and Dollars by Institution and Sector

HIGHLIGHTS:

- As a result of legislation that took effect July 1, 2010, no further loans are being made under the FFEL loan programs.
- From 2007-08 to 2009-2010, total FFEL PLUS Loan recipients decreased 20.2 percent from 1,143 to 912.
- Over the same time period, the amount parents of West Virginia undergraduate students borrowed in FFEL PLUS Loans declined from \$9.4 million to \$7.7 million.
- 75 percent of all West Virginia FFEL PLUS Loans were borrowed by parents of undergraduate students attending four-year, independent, non-profit institutions in 2009.

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 Program Recipients by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year Public Institutions	278	221	181		
Concord University	139	103	80		
West Virginia State University	111	76	101		
West Virginia University	-	4	-		
WVU Institute of Technology	28	38	-		
WV Two-Year Public Institutions	47	41	20		
Bridgemont Community and Technical College	17	13	-		
Kanawha Valley Community and Technical College	27	26	18		
Southern WV Community and Technical College	-	-	1		
WV Northern Community College	-	1	-		
WVU at Parkersburg	3	1	1		
WV Public Career and Technical Centers	1	-	2		
Fred W. Eberle Technical Center	1	-	-		
Wood County Technical Center	-	-	2		
WV Four-Year Independent, Non-Profit Institutions	708	602	629		
Alderson Broaddus University	73	60	60		
Appalachian Bible College	14	7	8		
Bethany College	192	156	166		
Davis and Elkins College	35	39	47		
Mountain State University	55	49	26		
Ohio Valley University	40	25	38		
University of Charleston	113	99	86		
West Virginia Wesleyan College	129	97	105		
Wheeling Jesuit University	57	70	93		
WV Non-Profit Institutions (Professional/Less Than Four-Year)	3	3	1		
North Central (WV) Opportunities Industrialization Center	1	1	1		
West Virginia University Hospitals	2	2	0		
WV For-Profit Institutions	106	99	79		
American Public University System	5	9	1		
Beckley Beauty Academy	-	-	1		
Charleston School of Beauty Culture	1	-	1		
Clarksburg Beauty Academy and School of Massage Therapy	1	4	2		
Everest Institute	33	36	27		
Huntington Junior College of Business	8	3	-		
Huntington School of Beauty Culture	2	1	1		
Morgantown Beauty College	5	3	3		
Mountain State College	2	1	-		
Mountain State School of Massage	3	4	1		
Salem International University	13	22	28		
West Virginia Business College	3	3	1		
West Virginia Junior College*	30	13	13		
Total	1,143	966	912		

Loan program
was discontinued.

* Includes all institution campuses

FFEL PLUS Program Dollars by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	\$1,982,279	\$1,503,198	\$1,181,806		
Concord University	\$945,103	\$682,258	\$544,53		
West Virginia State University	\$830,045	\$539,865	\$637,269		
West Virginia University	-	\$32,388	-		
WVU Institute of Technology	\$207,131	\$248,687	-		
WV Two-Year Public Institutions	\$297,134	\$268,748	\$124,312		
Bridgemont Community and Technical College	\$111,912	\$90,045	-		
Kanawha Valley Community and Technical College	\$166,957	\$166,654	\$115,736		
Southern WV Community and Technical College	-	-	\$3,000		
WV Northern Community College	-	\$2,050	-		
WVU at Parkersburg	\$18,265	\$9,999	\$5,576		
WV Public Career and Technical Centers	\$2,150	\$0	\$9,000		
Fred W. Eberle Technical Center	\$2,150	-	-		
Wood County Technical Center	-	-	\$9,000		
WV Four-Year Independent, Non-Profit Institutions	\$6,415,898	\$5,327,930	\$5,758,203		
Alderson Broaddus University	\$623,751	\$470,127	\$440,180		
Appalachian Bible College	\$110,601	\$59,600	\$51,800		
Bethany College	\$1,923,128	\$1,544,030	\$1,799,991		
Davis and Elkins College	\$406,305	\$404,579	\$455,714		
Mountain State University	\$332,498	\$257,786	\$113,105		
Ohio Valley University	\$372,859	\$257,812	\$400,450		
University of Charleston	\$874,969	\$819,315	\$723,321		
West Virginia Wesleyan College	\$1,189,305	\$871,403	\$878,381		
Wheeling Jesuit University	\$582,482	\$643,278	\$895,261		
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$22,282	\$18,600	\$5,000		
North Central (WV) Opportunities Industrialization Center	\$7,320	\$6,100	\$5,000		
West Virginia University Hospitals	\$14,962	\$12,500	-		
WV For-Profit Institutions	\$645,833	\$552,417	\$600,684		
American Public University System	\$9,355	\$27,594	\$1,500		
Beckley Beauty Academy	-	-	\$10,802		
Charleston School of Beauty Culture	\$6,000	-	\$11,650		
Clarksburg Beauty Academy and School of Massage Therapy	\$6,000	\$21,000	\$10,500		
Everest Institute	\$228,231	\$208,028	\$212,804		
Huntington Junior College of Business	\$46,435	\$12,326	-		
Huntington School of Beauty Culture	\$21,840	\$3,720	\$13,170		
Morgantown Beauty College	\$20,244	\$12,226	\$12,889		
Mountain State College	\$2,524	\$3,400	-		
Mountain State School of Massage	\$40,452	\$21,500	\$2,000		
Salem International University	\$110,385	\$180,993	\$250,568		
West Virginia Business College	\$8,286	\$12,001	\$4,000		
West Virginia Junior College*	\$146,081	\$49,629	\$70,801		
Total	\$9,363,426	\$7,670,893	\$7,670,005		

Loan program
was discontinued.

*Includes all institution campuses

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

HIGHLIGHTS:

- As a result of legislation that took effect July 1, 2010, no further loans are being made under the FFEL loan programs.
- Graduate students attending four-year, independent, non-profit institutions constituted 56.5 percent of all West Virginia FFEL Graduate PLUS Loan recipients in 2009.
- From 2007 to 2009, FFEL Graduate PLUS Loan recipients increased from 535 to 558.
- Over the same time period, the amount West Virginia graduate students borrowed in FFEL Graduate PLUS Loans decreased from \$13.9 million 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 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11	2011-12
WV Four-Year (or Higher) Public Institutions	39	397	243		
West Virginia School of Osteopathic Medicine	39	397	243		
WV Four-Year Independent, Non-Profit Institutions	223	316	315		
Alderson Broaddus University	59	58	31		
Mountain State University	19	122	82		
University of Charleston	48	115	165		
West Virginia Wesleyan College	2	2	-		
Wheeling Jesuit University	5	19	37		
WV For-Profit Institutions	3	3	-		
American Public University	3	2	-		
Salem International University	-	1	-		
Total	535	716	558		

Loan program

was discontinued.

FFEL Graduate PLUS Program Dollars by Institution and Sector 2007-08 to 2011-12

	2007-08	2008-09	2009-10	2010-11
WV Four-Year (or Higher) Public Institutions	\$10,165,834	\$13,771,386	\$6,219,408	
West Virginia School of Osteopathic Medicine	\$10,165,834	\$13,771,386	\$6,219,408	
WV Four-Year Independent, Non-Profit Institutions	\$3,772,402	\$5,771,495	\$4,200,077	
Alderson Broaddus University	\$1,117,412	\$1,297,038	\$287,249	
Mountain State University	\$2,086,498	\$2,473,938	\$597,918	
University of Charleston	\$514,016	\$1,777,862	\$2,896,365	
West Virginia Wesleyan College	\$23,660	\$10,000	-	
Wheeling Jesuit University	\$30,816	\$212,657	\$418,545	
WV For-Profit Institutions	\$15,735	\$34,783	\$0	
American Public University System	\$15,735	\$24,572	-	
Salem International University	-	\$10,211	-	
Total	\$13,953,971	\$19,577,664	\$10,419,485	

Percentage of Undergraduate Academic Year Headcount Enrollment Taking Out Loans and Average Loan Amounts at Public Institutions, 2011-12

HIGHLIGHTS:

- The proportion of undergraduates at four-year public institutions who received a student loan in 2011-12 was 52.8 percent with an average student loan amount of \$7,318.
- The highest average loan amount at four-year public institutions was \$8,013 at West Virginia University and the highest proportion of students receiving a federal loan was 64.2 percent at West Liberty University.
- In West Virginia two-year public institutions, 30.8 percent of students received a student loan. The average loan in this sector was \$4,969.
- At two-year public institutions, the highest loan amount was \$6,114 at Blue Ridge Community and Technical College and the highest proportion of students receiving a federal loan was at Pierpont Community and Technical College (54.9%).

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, 2011-12

	Head Count	Students With Loans	Percent with Loans	Average Loan Amount
WV Four-Year Public Institutions	64,919	34,258	52.8%	\$7,318
Bluefield State College	2,594	1,353	52.2%	\$6,738
Concord University	3,195	1,622	50.8%	\$6,058
Fairmont State University	4,947	3,057	61.8%	\$6,773
Glenville State College	2,387	1,022	42.8%	\$7,126
Marshall University	11,540	6,110	52.9%	\$7,236
Potomac State College of WVU	2,090	1,001	47.9%	\$5,408
Shepherd University	5,126	2,600	50.7%	\$7,242
West Liberty University	2,958	1,898	64.2%	\$7,473
West Virginia State University	3,460	1,629	47.1%	\$6,522
West Virginia University	25,100	13,234	52.7%	\$8,013
WVU Institute of Technology	1,522	732	48.1%	\$6,092
WV Two-Year Public institutions	36,515	11,238	30.8%	\$4,969
Blue Ridge Community and Technical College	5,950	1,519	25.5%	\$6,114
Bridgemont Community and Technical College	1,231	338	27.5%	\$4,776
Eastern WV Community and Technical College	1,022	168	16.4%	\$4,627
Kanawha Valley Community and Technical College	2,241	1,116	49.8%	\$4,436
Mountwest Community and Technical College	4,168	1,357	32.6%	\$4,623
New River Community and Technical College	4,682	1,095	23.4%	\$2,678
Pierpont Community and Technical College	4,060	2,229	54.9%	\$5,722
Southern WV Community and Technical College	3,003	115	3.8%	\$5,189
WV Northern Community College	4,538	1,267	27.9%	\$4,383
WVU at Parkersburg	5,620	2,034	36.2%	\$5,459
Total	101,434	45,496	44.9%	\$6,738

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 in 2011-12, 50.7 percent of in-state students took out loans with an average amount of \$6,598 while 57.3 percent of out-of state students had loans with an average value of \$8,690.
- In West Virginia two-year public institutions, the 31 percent of in-state students who borrowed received an average of \$4,902 in loans while 28.3 percent of out-of state students took out loans with an average value of \$5,680.

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 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 Amount by Sector and Residency, 2011-12

		Head Count	Students With Loans	Percent with Loans	Average Loan Amount
WV Four-Year Public Institutions	In-state	44,350	22,471	50.7%	\$6,598
	Out-of-state	20,569	11,787	57.3%	\$8,690
	Total	64,919	34,258	52.8%	\$7,318
WV Two-Year Public Institutions	In-state	33,103	10,272	31.0%	\$4,902
	Out-of-state	3,412	966	28.3%	\$5,680
	Total	36,515	11,238	30.8%	\$4,969

Percentage of Enrolled Undergraduate West Virginia FAFSA Filers Taking Out Student Loans and Average Loan Amount by Sector and Income, 2011-12

HIGHLIGHTS:

- In 2011-12, 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 72.3 percent. Approximately 67 percent of those with family incomes of \$30,000 to \$59,999 took out loans while that figure was 66.5 percent for those with income of \$60,000 to \$89,999 and 52.1 percent for those with an income of \$90,000 or more.
- At two-year public institutions, 51.4 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, 45.2 percent took out a loan while 49.7 percent of those with an income of \$60,000 to \$89,999 took out loans. About 43 percent of students with an adjusted family income of \$90,000 or more received a student loan.
- At West Virginia four-year public institutions, students with an adjusted gross income of \$30,000-\$59,999 had the lowest average loan (\$6,226) while students with an adjusted gross income less than \$30,000 had the highest at \$6,945. Students with adjusted gross incomes of \$60,000-\$89,999 had an average loan of \$6,393 and students reporting \$90,000 and above had an average loan of \$6,434.
- At West Virginia two-year public institutions, students with an adjusted gross income of less than \$30,000 had an average loan of \$4,855. Students with an adjusted gross income of \$30,000- \$59,999 had an average loan of 5,071; \$60,000- \$89,999 had an average loan of \$4,960; and \$90,000 or above had the lowest average loan, \$4,852.

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, disaggregated 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, 2011-12

	Adjusted Gross Income	Head Count	Students With Loans	Percent with Loans	Average Loan Amount
WV Four-Year Public Institutions	Less than 30,000	13,495	9,753	72.3%	\$6,945
	30,000-59,999	7,026	4,701	66.9%	\$6,226
	60,000-89,000	5,754	3,827	66.5%	\$6,393
	90,000 and above	7,669	3,994	52.1%	\$6,434
	Total	33,944	22,275	65.6%	\$6,607

	Adjusted Gross Income	Head Count	Students With Loans	Percent with Loans	Average Loan Amount
WV Two-Year Public Institutions	Less than 30,000	13,064	6,713	51.4%	\$4,855
	30,000-59,999	3,902	1,764	45.2%	\$5,071
	60,000-89,000	2,140	1,063	49.7%	\$4,960
	90,000 and above	1,491	638	42.8%	\$4,852
	Total	20,597	10,178	49.4%	\$4,903

Percentage of Undergraduate West Virginia FAFSA Filers Taking Out Student Loans and Average Loan Amount by Dependency Status, 2011-12

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, 60.4 percent of West Virginia students who filed a FAFSA as a dependent student took out loans while 76.7 percent of independent students did so.
- The average loan amount of dependent students at four-year institutions was \$5,790 which was lower than the \$7,979 independent students borrowed.
- At two-year public institutions, 38.5 percent of students who filed a FAFSA as a dependent student took out loans and 55.7 percent of independent students borrowed.
- The average loan amount of dependent students at two-year institutions was \$3,906 which was lower than the \$5,303 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 who took out any type of student loan, not including PLUS loans, disaggregated 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, 2011-12

	Adjusted Gross Income	Head Count	Students With Loans	Percent with Loans	Average Loan Amount
WV Four-Year Public Institutions	Dependent	23,104	13,962	60.4%	\$5,790
	Independent	10,840	8,313	76.7%	\$7,979
	Total	33,944	22,275	65.6%	\$6,607
WV Two-Year Public Institutions	Dependent	7,568	2,915	38.5%	\$3,906
	Independent	13,029	7,263	55.7%	\$5,303
	Total	20,597	10,178	49.4%	\$4,903

Indebtedness of Bachelor's Degree-Seeking, First-Time Freshmen at Four-Year Institutions by Student Outcomes after Four and Six Years, 2001 and 2006 Fall Cohorts

HIGHLIGHTS:

- In the 2006 cohort 54.5 percent of students who graduated with a bachelor's degree within four years took out loans. This represents a 2.1 percentage point decrease from the 2001 cohort.
- The average loan amount for students in the 2001 cohort who graduated in four years was \$15,757 and increased to \$21,030 for the 2006 cohort. Among students still pursuing a degree after four years, the average loan amount increased from \$20,366 to \$26,158 from 2001 to 2006. There was only a slight increase for students who did not graduate and were not still enrolled between the 2001 and 2006 cohorts.
- The average loan amount for students who graduated after six years increased from \$18,943 for the 2001 cohort to \$24,465 in 2006. Students still pursuing a degree after six years saw an increase of \$3,364 over the time period while students who did not graduate and were no longer pursuing a degree saw an increase of \$1,519 from \$9,236 for the 2001 cohort to \$10,755 for the 2006 cohort.
- 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. Further more, the proportion with loans increased among all groups in both cohorts from the fourth year to the sixth year.

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 who 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 2001 and 2006 Cohorts

		After Four Years			After Six Years		
		Headcount	Percent with Loans	Average Loan Amount	Headcount	Percent With Loans	Averag Loan Amount
2001	Graduated	1,479	56.6%	\$15,757	3,848	63.9%	\$18,943
	No Degree, Enrolled	4,117	71.0%	\$20,366	1,012	79.2%	\$23,633
	No Degree, Not Enrolled Past Year	3,211	60.4%	\$7,862	3,947	62.2%	\$9,236
2006	Graduated	2,442	54.5%	\$21,030	4,693	62.3%	\$24,465
	No Degree, Enrolled	3,838	73.7%	\$26,158	938	80.8%	\$26,997
	No Degree, Not Enrolled Past Year	3,474	63.5%	\$8,537	4,123	65.1%	\$10,755

Indebtedness of Certificate- or Degree- Seeking, First-Time Freshmen at Two-Year Institutions by Student Outcome after Two and Six Years, 2001 and 2006 Fall Cohorts

HIGHLIGHTS:

- In the 2006 cohort, of the students earning a credential in two years, 37.4 percent had taken out loans, an increase over the 2001 cohort's 35.6 percent.
- The average loan amount for those who earned a credential in two years was \$7,401 for the 2001 cohort and this increased to \$11,898 for the 2006 cohort. Students who were still pursuing a credential after two years experienced an increase in average loan from \$12,016 to \$17,209 over the time period, while students who did not graduate and were no longer enrolled saw a decrease from \$6,310 to \$5,500.
- Over six years, students who graduated had an average student loan of \$13,924 in the 2001 cohort and this increased to \$20,531 for the 2006 cohort. Those still pursuing a credential had an average student loan of

\$15,479 in the 2001 cohort; this figure increased to \$22,827 in the 2006 cohort. Average debt for students who did not graduate and were no longer enrolled increased from \$6,605 in the 2001 cohort to \$8,167 for the 2006 cohort.

- 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.

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, Fall 2001 and 2006 Cohorts

	After Two Years			After Six Years		
	Headcount	Percent with Loans	Average Loan Amount	Headcount	Percent With Loans	Average Loan Amount
2001 Graduated	45	35.6%	\$7,401	395	48.6%	\$13,924
No Degree, Enrolled	892	42.7%	\$12,016	131	54.2%	\$15,479
No Degree, Not Enrolled Past Year	569	23.2%	\$6,310	980	27.1%	\$6,605
2006 Graduated	179	37.4%	\$11,898	971	56.5%	\$20,531
No Degree, Enrolled	2,191	60.1%	\$17,209	384	67.4%	\$22,827
No Degree, Not Enrolled Past Year	1,471	40.1%	\$5,500	2,486	46.9%	\$8,167

Federal Student Loan Two-Year Cohort Default Rates by Institution and Sector, 2009-2011

HIGHLIGHTS:

- The two-year default rate for all West Virginia institutions increased from 9.7 percent to 13.6 percent from 2009 to 2011.
- Default rates at public four-year institutions increased from 7.0 percent to 11.2 percent. The rate at public two-year institutions increased from 16.5 percent to 25.2 percent.
- The two-year default rate in the for-profit sector decreased from 14.0 percent to 12.5 percent.
- The total number of students going into default within two years increased from 2,618 for the 2009 cohort to 4,658 for the 2011 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, 2009-2011

	2009			2010			2011		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
WV Four-Year (or Higher) Public Institutions	14,283	1,000	7.0%	14,642	1,235	8.4%	15,599	1,742	11.2%
Bluefield State College	658	72	10.9%	612	95	15.5%	663	144	21.7%
Concord University	648	80	12.3%	613	75	12.2%	665	87	13.0%
Fairmont State University	1,742	163	9.3%	1,842	202	10.9%	1,657	227	13.6%
Glenville State College	391	40	10.2%	418	48	11.4%	429	74	17.2%
Marshall University	2,721	172	6.3%	2,690	234	8.6%	2,902	359	12.3%
Shepherd University	803	35	4.3%	889	54	6.0%	947	91	9.6%
West Liberty University	813	83	10.2%	550	61	11.0%	689	100	14.5%
West Virginia School of Osteopathic Medicine	111	1	0.9%	162	0	0.0%	219	1	0.4%
West Virginia State University	775	70	9.0%	1,012	105	10.3%	925	94	10.1%
West Virginia University*	5,621	284	5.0%	5,854	361	6.1%	6,503	565	8.6%
WV Two-Year Public Institutions	3,347	551	16.5%	3,885	686	17.7%	5,562	1,404	25.2%
Blue Ridge Community and Technical College	226	33	14.6%	288	42	14.5%	467	110	23.5%
Bridgmont Community and Technical College	157	31	19.7%	181	28	15.4%	238	58	24.3%
Eastern WV Community and Technical College	251	39	15.5%	2	0	15.4%**	38	4	10.5%
Kanawha Valley Community and Technical College	479	80	16.7%	555	66	11.8%	594	97	16.3%
Mountwest Community and Technical College	499	69	13.8%	645	133	20.6%	817	227	27.7%
New River Community and Technical College	428	74	17.2%	498	98	19.6%	812	248	30.5%
Pierpont Community and Technical College	-	-	-	291	54	18.5%	914	252	27.5%
Southern WV Community and Technical College	112	14	12.5%	100	23	23.0%	99	17	17.1%
WV Northern Community College	470	82	17.4%	552	115	20.8%	683	183	26.7%
WVU at Parkersburg	725	129	17.7%	773	127	16.4%	900	208	23.1%
WV Public Career and Technical Centers	35	5	14.3%	32	4	12.5%	30	3	10.0%
Fred W. Eberle Technical Center	3	1	33.3%	0	0	33.3%**	0	0	33.3%**
John D. Rockefeller IV Career Center	11	0	2.9%**	18	2	6.4%	19	2	8.3%
Wood County Technical Center	21	4	11.5%	14	2	18.5%	11	1	15.2%
WV Four-Year Independent, Non-Profit Institutions	4,023	328	8.2%	4,139	347	8.4%	2,195	153	7.0%
Alderson Broaddus University	291	19	6.5%	238	25	10.5%	240	14	5.8%
Appalachian Bible College	47	3	6.3%	59	3	5.0%	44	2	4.5%
Bethany College	265	17	6.4%	253	20	7.9%	279	30	10.7%
Davis and Elkins College	220	25	11.3%	208	21	10.0%	242	25	10.3%
Mountain State University	1,996	191	9.5%	2,178	200	9.1%	-	-	-
Ohio Valley University	177	9	5.0%	171	6	3.5%	160	7	4.3%
University of Charleston	285	28	9.8%	308	34	11.0%	444	26	5.8%
West Virginia Wesleyan College	349	19	5.4%	304	23	7.5%	324	28	8.6%
Wheeling Jesuit University	393	17	4.3%	420	15	3.5%	462	21	4.5%
WV Non-Profit Institutions (Professional/Less Than Four-Year)	89	20	22.5%	92	14	15.2%	106	18	17.0%
B. M. Spurr School of Practical Nursing	0	0	10.5%**	0	0	20%**	0	0	0.0%
Human Resource Development and Employment- Stanley Technical Institute	22	6	28.9%	21	5	21.1%	5	1	25.0%

	2009			2010			2011		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
North Central (WV) Opportunities Industrialization Center	54	13	24.0%	58	8	13.7%	89	17	19.1%
West Virginia University Hospitals	13	1	2.7%	13	1	6.0%	12	0	5.2%**
WV For-Profit Institutions	5,134	714	14.0%	7,459	618	8.3%	10,704	1,338	12.5%
American Public University System	1,558	63	4.0%	2,921	178	6.0%	4816	501	10.4%
Charleston School of Beauty Culture	47	10	21.2%	48	11	22.9%	42	9	21.4%
Clarksburg Beauty Academy and School of Massage Therapy	79	7	8.8%	82	20	24.3%	86	13	15.1%
Everest Institute	1,699	410	24.1%	2,295	128	5.5%	3007	422	14.0%
Huntington Junior College of Business	428	55	12.8%	509	86	16.8%	672	104	15.4%
Huntington School of Beauty Culture	38	11	28.9%	55	17	30.9%	53	15	28.3%
International Beauty School	44	3	6.8%	61	7	11.4%	112	24	21.4%
Meredith Manor International Equestrian Centre	51	3	5.8%	57	8	14.0%	65	9	13.8%
Morgantown Beauty College	52	5	9.6%	59	5	8.4%	50	3	6.0%
Mountain State College	75	10	13.3%	57	5	8.7%	77	9	11.6%
Mountain State School of Massage	36	8	22.2%	29	4	18.0%	31	3	9.6%
Salem International University	267	39	14.6%	476	75	15.7%	719	136	18.9%
Scott College of Cosmetology	28	5	13.4%	32	7	21.8%	38	13	34.2%
Valley College***	119	20	15.1%	157	31	18.6%	149	23	15.4%
West Virginia Business College	96	31	32.2%	90	11	12.2%	130	15	11.5%
West Virginia Junior College***	517	34	5.8%	531	25	4.4%	657	39	5.9%
Total	26,911	2,618	9.7%	30,249	2,904	9.6%	34,196	4,658	13.6%

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

** Institutions submitted an average default rate percentage based on the previous three years

*** Includes all institution campuses

Federal Student Loan Three-Year Cohort Default Rates by Institution and Sector, 2009-2010

HIGHLIGHTS:

- The three-year default rate for the 2010 graduating cohort, for all institutions in the state, was 16.3 percent.
- The number of students in default increased by 807 and the three-year default rate increased by 2.2 percentage points between 2009 and 2010.
- Compared to the total state two-year default rate for the 2010 cohort, 13.6 percent, the added year of results produced an increase of 1,655 additional students entering into default.
- Less than four-year, independent non-profit (33.7%) and public two-year institutions (27.4%) had the highest sector default rates.
- Public (13.6%) and independent, non-profit (11.4%), 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.

Federal Student Loan Three-Year Cohort Default Rates by Institution and Sector, 2009-2010

	2009			2010		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
WV Four-Year (or Higher) Public Institutions	14,263	1,508	10.6%	14,599	1,980	13.6%
Bluefield State College	655	116	17.7%	611	144	23.5%
Concord University	662	106	16.0%	610	116	19.0%
Fairmont State University	1,740	240	13.7%	1,839	335	18.2%
Glenville State College	390	57	14.6%	418	100	23.9%
Marshall University	2,719	270	9.9%	2,692	368	13.6%
Shepherd University	801	55	6.8%	889	96	10.7%
West Liberty University	810	125	15.4%	549	80	14.5%
West Virginia School of Osteopathic Medicine	114	1	0.8%	163	1	0.6%
West Virginia State University	772	109	14.1%	1,010	166	16.4%
West Virginia University*	5,600	429	7.6%	5,818	574	9.8%
WV Two-Year Public Institutions	3,099	762	24.6%	3,888	1,065	27.4%
Blue Ridge Community and Technical College	225	44	19.5%	288	66	22.9%
Bridgmont Community and Technical College	159	43	27.0%	182	44	24.1%
Eastern WV Community and Technical College	0	0	0.0%	2	0	0.0%
Kanawha Valley Community and Technical College	482	111	23.0%	553	101	18.2%
Mountwest Community and Technical College	497	124	24.9%	646	208	32.1%
New River Community and Technical College	428	110	25.7%	498	158	31.7%
Pierpont Community and Technical College	0	0	0.0%	291	85	29.2%
Southern WV Community and Technical College	113	25	22.1%	99	27	27.2%
WV Northern Community College	470	130	27.6%	554	176	31.7%
WVU at Parkersburg	725	175	24.1%	775	200	25.8%
WV Public Career and Technical Centers	36	7	19.4%	32	7	21.9%
Fred W. Eberle Technical Center	3	1	33.3%	0	0	0.0%
John D. Rockefeller IV Career Center	11	1	9.0%	18	4	22.2%
Ralph R. Willis Career and Technical Center	1	0	0.0%	0	0	0.0%
Wood County Technical Center	21	5	23.8%	14	3	21.4%
WV Four-Year Independent, Non-Profit Institutions	4,029	471	11.7%	1,949	223	11.4%
Alderson Broaddus University	292	30	10.2%	239	29	12.1%
Appalachian Bible College	47	3	6.3%	59	3	5.0%
Bethany College	266	29	10.9%	252	32	12.6%
Davis and Elkins College	218	27	12.3%	206	37	17.9%
Mountain State University	2,005	272	13.5%	-	-	-
Ohio Valley University	176	18	10.2%	168	15	8.9%
University of Charleston	283	40	14.1%	302	45	14.9%
West Virginia Wesleyan College	350	26	7.4%	303	31	10.2%

	2009			2010		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
Wheeling Jesuit University	392	26	6.6%	420	31	7.3%
WV Non-Profit Institutions (Professional/Less Than Four-Year)	91	29	31.9%	92	31	33.7%
Human Resource Development and Employment- Stanley Technical Institute	22	9	40.9%	21	13	61.9%
North Central (WV) Opportunities	56	20	35.7%	58	17	29.3%
Industrialization Center West Virginia University Hospitals	13	0	0.0%	13	1	7.6%
WV For-Profit Institutions	5,153	975	19.0%	7,415	1,253	16.9%
American Public University System	1,563	114	7.2%	2,881	344	11.9%
Charleston School of Beauty Culture	47	19	40.4%	48	21	43.7%
Clarksburg Beauty Academy and School of Massage Therapy	78	15	19.2%	82	24	29.2%
Everest Institute	1,715	507	29.5%	2,293	437	19.0%
Huntington Junior College of Business	427	84	19.6%	507	144	28.4%
Huntington School of Beauty Culture	37	16	43.2%	55	21	38.1%
International Beauty School	44	6	13.6%	61	11	18.0%
Meredith Manor International Equestrian Centre	51	7	13.7%	57	11	19.2%
Morgantown Beauty College	52	6	11.5%	59	7	11.8%
Mountain State College	75	13	17.3%	58	10	17.2%
Mountain State School of Massage	35	11	31.4%	28	7	25.0%
Salem International University	267	59	22.0%	474	103	21.7%
Scott College of Cosmetology	28	6	21.4%	32	10	31.2%
Valley College**	119	33	27.3%	157	51	32.5%
West Virginia Business College	96	37	38.5%	90	18	20.0%
West Virginia Junior College**	519	42	8.1%	533	34	6.4%
Total	26,671	3,752	14.1%	27,975	4,559	16.3%

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

** Includes all institution campuses





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FEDERAL AID AND STUDENT LOAN SUPPLEMENT

