

WEST VIRGINIA

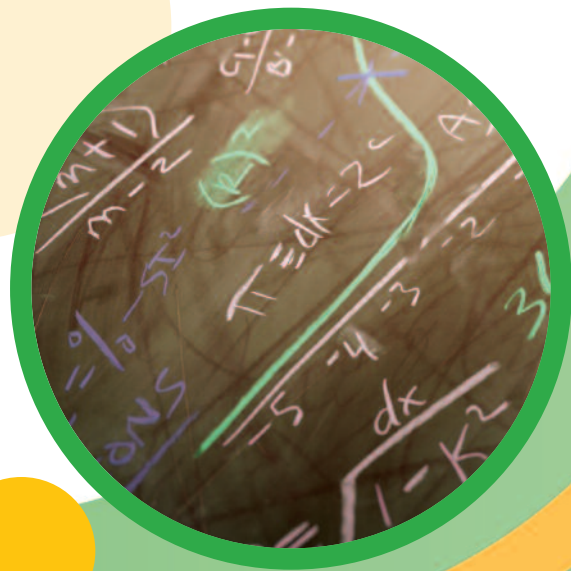
FINANCIAL AID

COMPREHENSIVE

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

2015

FEDERAL AID AND STUDENT LOAN SUPPLEMENT



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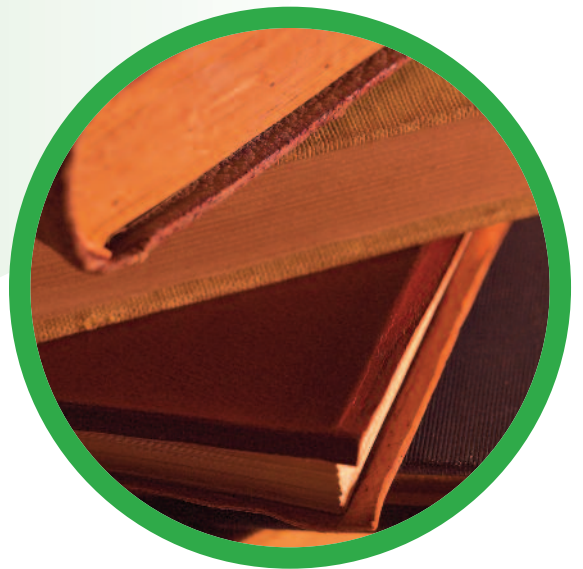


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INTRODUCTION

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.

The 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. The number of students receiving federal grants and subsidized federal loans decreased in West Virginia over the last five years. More concerning, is that students are borrowing from multiple loan programs, with significant increases in West Virginia in total unsubsidized loan volume. This growth is especially troubling since the number of students paying for college with unsubsidized loans, which start accruing interest immediately and amplify debt prior to graduation, has remained relatively constant, meaning that roughly the same number of students are borrowing more than 21 percent more money.

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.

Additionally, the number of West Virginia students in loan default has increased. These statewide increases have been driven primarily by increases within the private, for-profit sector, which saw default rates soar from 15.6 percent to 22.1 percent between the 2011 and 2012 cohorts. 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 West Virginia 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 and delinquency rates, efforts which are already beginning to show success as both the two- and four-year public sectors achieved improved default rates between the two most recent cohort years.

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 2010-11 to 2014-15, federal aid decreased 15.9 percent from about \$191.9 billion in 2010-11 to \$161.3 billion in 2014-15.

Total Federal Student Aid in Constant (2014) Dollars (in millions), 2010-11 to 2014-15

Grants	2010-11	2011-12	2012-13	2013-14	2014-15	5-Year Percent Change
Pell Grants	\$38,989	\$35,407	\$33,341	\$32,104	\$30,293	-22.3%
FSEOG	\$828	\$776	\$762	\$747	\$728	-12.1%
LEAP *	\$67	.	.	.	.	.
Academic Competitiveness Grants *	\$605	.	.	.	.	.
SMART Grants *	\$473	.	.	.	.	.
Veterans and Military	\$12,118	\$11,904	\$13,481	\$13,530	\$15,160	25.1%
Total Federal Grants	\$53,079	\$48,087	\$47,584	\$46,382	\$46,180	-13.0%
Loans						
Perkins Loans	\$936	\$1,000	\$1,051	\$1,195	\$1,215	29.8%
Subsidized Stafford	\$44,382	\$42,789	\$28,911	\$26,970	\$24,674	-44.4%
Unsubsidized Stafford	\$51,561	\$49,520	\$58,749	\$56,431	\$51,737	0.3%
Parent PLUS	\$11,575	\$11,681	\$10,213	\$10,488	\$10,564	-8.7%
Grad PLUS	\$7,605	\$7,888	\$7,907	\$8,268	\$7,768	2.1%
Total Federal Loans	\$116,059	\$112,877	\$106,831	\$103,353	\$95,959	-17.3%
Federal Work-Study	\$1,065	\$1,025	\$1,004	\$1,000	\$960	-9.8%
Education Tax Benefits	\$21,652	\$20,508	\$18,404	\$18,505	\$18,215	-15.9%
Total Federal Aid	\$191,855	\$182,498	\$173,822	\$169,240	\$161,314	-15.9%

Source: College Board (2015). *Trends in Student Aid*.

* Program eliminated.

Federal financial aid programs consist of grants, loans, work-study, and tax credits. While federal grant aid declined by about \$6.9 billion over the five-year period, grant aid for veterans and members of the military increased by more than \$3 billion. During the same period, federal loans decreased by more than \$20 billion. The education tax benefits also declined by over \$3 billion, while the Federal Work-Study program declined by \$105 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 from 2010-11 to 2014-15 along with aid per student. The Perkins Loan program was the only federal program that experienced significant increases in both the number of recipients and the amount of aid per recipient between 2010-11 and 2014-15. While the number of recipients of Veteran's Post 9/11 GI Education Benefits increased by 60.3 percent, the amount of aid per recipient decreased by more than \$1,000, or 7.0 percent. Significant declines were observed in several programs, including Pell Grants, Federal SEOG, Federal Work Study, and Federal Education Tax Benefits.

Federal Program Recipients (in thousands) and Aid per Recipient in Constant (2014) Dollars, 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15	5-Year Percent Change
Pell Grants						
Recipients (in thousands)	9,308	9,444	8,959	8,663	8,248	-11.4%
Aid Per Recipient (Constant)	\$4,189	\$3,749	\$3,722	\$3,706	\$3,673	-12.3%
Federal SEOG						
Recipients (in thousands)	1,633	1,646	1,633	1,547	1,470	-10.0%
Aid Per Recipient (Constant)	\$507	\$471	\$467	\$483	\$495	-2.3%
Academic Competitiveness Grants*						
Recipients (in thousands)	729	.	.	.	.	.
Aid Per Recipient (Constant)	\$829	.	.	.	.	.
SMART Grants*						
Recipients (in thousands)	140	.	.	.	.	.
Aid Per Recipient (Constant)	\$3,382	.	.	.	.	.
Federal Work-Study						
Recipients (in thousands)	718	704	694	672	638	-11.2%
Aid Per Recipient (Constant)	\$1,482	\$1,456	\$1,447	\$1,489	\$1,504	1.5%
Federal Perkins Loans						
Recipients (in thousands)	461	485	502	539	550	19.4%
Aid Per Recipient (Constant)	\$2,033	\$2,064	\$2,094	\$2,215	\$2,210	8.7%
Federal Education Tax Benefits						
Recipients (in thousands)	14,911	13,805	12,739	13,532	13,956	-6.4%
Aid Per Recipient (Constant)	\$1,452	\$1,486	\$1,445	\$1,368	\$1,305	-10.1%
Veteran's Post-9/11 GI Education Benefits						
Recipients (in thousands)	555	646	711	790	890	60.3%
Aid Per Recipient (Constant)	\$15,159	\$13,793	\$14,897	\$13,885	\$14,105	-7.0%

Source: College Board (2015). *Trends in Student Aid*.

* Program eliminated.

Federal Program Changes

The majority of the changes in the last couple years have been accomplished through increased regulations, including the Gainful Employment regulations, Return of Title IV Funds calculations, and 150 Percent Subsidized Stafford Loan usage. These regulations have increased the complexity and administrative burden on institutions. The other change has been through the simplification of the web-based version of the Free Application for Federal Student Aid (FAFSA). The FAFSA is the application that drives student eligibility for financial aid. Through skip-logic, the FAFSA has been able to decrease the number of questions that students have to answer so that a FAFSA is completed in 20-30 minutes. There are upcoming changes to the FAFSA processing starting with the 2017-2018 FAFSA that will become available three months earlier on October 1, 2016 and changing the tax year to the prior-prior year. This will allow students to not have to estimate their income when they complete the FAFSA and will allow a student to be notified of their eligibility for financial aid earlier in the process so they can make a more informed college decision. Another change to the FAFSA filing has been the introduction of the FSA ID. This is a username and password that students and parents of dependent students must apply for to sign the FAFSA electronically that replaced the FAFSA PIN number. Parents and students have reported difficulties in obtaining and utilizing the FSA ID and have slowed the processing time for those who experience trouble with signing the FAFSA.

Grants

After several years of changes that limited the amount of federal expenditures on federal financial aid through sequestration, budget negotiations, and the elimination of several federal financial aid programs, there recently has been a slight increase in the maximum Pell Grant to \$5,815 for 2016-2017. The Pell Grant program is funded through both discretionary and mandatory funding. The Health Care and Education Reconciliation Act of 2010 created a provision that mandatory funding be used to fund an increase in the Pell Grant based upon the Consumer Price Index (CPI). Funding for the Federal Supplemental Educational Opportunities Grant (FSEOG) has received level funding for FY2016, which provides \$733 million to institutions in the form of campus-based aid to award to needy students. The federal grant programs may see changes with the upcoming Reauthorization of the Higher Education Act.

Loans

Students are relying on student loans to fund the cost of attendance for postsecondary education with decreasing state appropriations, rising tuition prices, and flat funding for grant and scholarship programs. Current discussions around federal student loans has focused on the income-based repayment options and also consolidating and simplifying the various loan repayment options that are available. There have also been new regulations on PLUS loans and the credit underwriting standards. With the PLUS loans, there is no annual limit other than the cost of attendance of the college that has raised concerns of borrowers who are borrowing more than what they can afford to pay back.

The Perkins Loan was ended on October 1, 2015 but then reinstated in December 2015 with language that would terminate the Perkins Loan program September 30, 2017. The Perkins Loan has not been funded since FY2009 and is not sustainable in its current form without some federal support. It was extended to 2017 to give Congress time to find a solution as the Higher Education Act is reauthorized.

The Department of Education is also making provisions for student loan cancellations for students who attend an institution that closes or made substantial misrepresentations, which is a result of the closure and issues surrounding Corinthian Colleges. This impacted West Virginia students with the closure of Everest Institute in Cross Lanes that was a subsidiary of Corinthian Colleges. Further, the Higher Education Act is due for reauthorization in 2017 and there are many proposals and discussions on changes to federal financial aid that include the reinstatement of year-round Pell, consolidation of the loan repayment options, and additional accountability measures for institutions.

The following table provides dollars disbursed in federal and non-federal loans along with the percentage of total loan volume in 2010-11 and 2014-15. Subsidized Stafford loans have decreased both in dollar amount and as a share of total loans during this period. Unsubsidized Stafford loans increased in terms of both dollar amount and share of loan volume from \$49.5 billion in 2010-11 to \$51.7 billion in 2014-15. PLUS loans for parents of undergraduate students have decreased by \$1.1 billion but increased slightly as a percentage of federal loans by 0.3 percentage points to 10 percent in 2014-15. Non-federal loans carry no subsidy and usually have less favorable terms than federal loans. They increased from \$8 billion to \$10.1 billion, which represents an increase from 6.6 percent to 9.5 percent share of volume. This was due to a combination of factors. Private loan borrowing contracted significantly during the recession. As the economy has normalized and credit became more readily available, private loan borrowing is returning to its pre-recession levels. A result of the recession was an increase in default rates at many institutions across the country. If an institution's default rate reaches specific targets, the institution can lose eligibility for all federal financial aid programs. Many institutions withdrew from the federal student loan program to protect their eligibility for the Pell Grant program because of their increasing default rates, which has caused students at those institutions to have to rely on private student loans because many colleges no longer participated in the federal student loan program.

Loans in Constant (2014) Dollars (in billions) and Share of Total

	2010-11	Percent of Total	2014-15	Percent of Total
Subsidized Stafford Loans	\$42.8	35.4%	\$24.7	23.3%
Unsubsidized Stafford Loans	\$49.5	41.0%	\$51.7	48.8%
Parent PLUS Loans	\$11.7	9.7%	\$10.6	10.0%
Grad PLUS Loans	\$7.9	6.5%	\$7.8	7.3%
Perkins and Other Federal Loans	\$1.0	0.8%	\$1.2	1.1%
Non-federal Loans	\$8.0	6.6%	\$10.1	9.5%
Total	\$120.9	100%	\$106.1	100%

Source: College Board (2015). *Trends in Student Aid*.

Other Forms of Federal Aid

In other forms of federal aid, work-study awards decreased 9.9 percent, from \$1.1 billion to \$960 million from 2010-11 to 2014-15, and education tax benefits such as the HOPE Tax Credit, the Lifelong Learning Credit, and tax deductions for educational expenses decreased 15.9 percent from \$21.7 billion in 2010-11 to \$18.2 billion in 2014-15 (in 2014 constant dollars). A major increase in tax subsidies occurred in 2009 as a result of the American Opportunity Tax Credit (AOTC), which has been made permanent. 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 \$1,460 in 2013 (in 2013 constant dollars), a \$92 decrease from the previous year (College Board, 2015). AOTC benefited eligible families at the lowest income ranges most. The poorest families, those earning \$25,000 or less, received 25 percent of the total credit. Those in the highest income bracket, \$100,000 to \$180,000 received 24 percent of the total tax credit, while those earning between \$25,000 and \$49,999 received 21 percent. Families in the middle income brackets, \$50,000 to \$74,999 and \$75,000 to \$99,999 received 17 and 14 percent of the total tax credit respectively.

Distribution of Education Tax Credits by Adjusted Gross Income

	2012	2013
Less than \$25,000	23%	25%
\$25,000 to \$49,999	21%	21%
\$50,000 to 74,999	17%	17%
\$75,000 to \$99,999	15%	14%
\$100,000 to \$180,000	25%	24%

Source: College Board (2015). Trends in Student Aid.

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 \$147.6 billion in 2009 to \$247.6 billion in 2014 (in constant 2014 dollars). The state of Florida accounts for 45 percent of total prepaid tuition plan assets and Virginia has the largest 529 savings plan with 23 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 2013-14 with the share of students in the nation that sector enrolled. Public two-year institutions enrolled 29 percent of students and received 36.3 percent of Pell Grant funds and 23.4 percent of FSEOG but only 1 percent of Perkins loans, 16.4 percent of subsidized Stafford loans, 7.3 percent of unsubsidized Stafford loans, and 1.3 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 typically have low proportions of loan funds. Public four-year institutions enrolled 41 percent of students and received 29.7 percent of Pell Grants and 29.1 percent of FSEOG; they also account for between 25.5 to 46.9 percent of the various types of loans. Private not-for-profit institutions enrolled 22 percent of students and received 32.9 percent of FSEOG and 40.6 percent of Federal Work-Study funds but received only 14.4 percent of Pell Grant funds. These institutions accounted for 50.9 percent of Perkins loans, 23.2 to 34.3 percent of all Stafford loans, 43.5 percent of all PLUS loans, and 68.1 percent of Grad PLUS loans. Students at private non-profits are less likely to be low-income and receive a Pell award; but due to the higher cost of these institutions, borrowers have higher loan values. Finally, the for-profit sector enrolled 9 percent of students and accounted for 19.6 percent of Pell Grants, 14.6 percent of FSEOG, 6.2 percent of Federal Work-Study, 2.7 percent of Perkins loans, 20.8 percent of subsidized Stafford loans, 20.2 percent of unsubsidized Stafford loans, 8.3 percent of Parent PLUS loans, and 6.4 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 2013-14

	Public Two-Year	Public Four-Year	Private Not-for-Profit	For-Profit
Fall 2013 Enrollment Distribution	29%	41%	22%	9%
Pell Grants	36.3%	29.7%	14.4%	19.6%
FSEOG	23.4%	29.1%	32.9%	14.6%
Federal Work Study	17.8%	35.4%	40.6%	6.2%
Perkins Loans	1.0%	45.4%	50.9%	2.7%
Subsidized Stafford Loans	16.4%	39.6%	23.2%	20.8%
Unsubsidized Stafford Loans	7.3%	38.2%	34.3%	20.2%
Parent PLUS Loans	1.3%	46.9%	43.5%	8.3%
Grad PLUS Loans	<0.1%	25.5%	68.1%	6.4%

Source: College Board (2015). *Trends in Student Aid*.

About the Federal Aid and Student Loan Supplement

This report is compiled through three main sources. The first is the College Board’s Trends in Student Aid 2015. This report is a widely sourced summary of federal aid dollars and recipients and is published annually. The second is the Federal Student Aid Data Center website, which publishes data on a quarterly basis about federal grant and loan recipients by state, sector, and institution. This data comprise the bulk of this report. The data only reports on all students receiving aid at an individual institution regardless of residency status. This leads to a special note about American Public University and its effect on total federal aid received in the state that readers should take into consideration. The vast majority of American Public University’s online enrollment consists of out-of-state students, but since the campus is physically located in West Virginia all of those aid dollars and recipients are credited to West Virginia. The final source is the Commission’s and Council’s central data system. The system was used to create tables in the report concerning Pell recipient retention and success, as well as percentage of students taking out federal loans. At this time, the system only collects data from public two- and four-year institutions, so these tables only report on students attending public institutions. To protect student privacy, data that is derived from the central data system are suppressed if the cell sizes are less than 10 (labeled as “DS”). Federal reporting requirements do not require such suppression and are currently publically available in the presented format and as such, were not suppressed.

Bridgemont Community and Technical College and Kanawha Valley Community and Technical College merged into a single institution, BridgeValley Community and Technical College effective Fall 2014. The United States Department of Education retroactively merged data from the two original institutions for reporting purposes. Consequently, some federal data may be identified as representing BridgeValley CTC for years prior to the official merger.

FEDERAL GRANT PROGRAMS

Pell Grant Recipients and Dollars by Institution and Sector

HIGHLIGHTS:

- From 2010-11 to 2014-15, the number of Pell grant recipients in West Virginia decreased from 66,420 recipients to 64,194 recipients.
- While most sectors experienced decreases in Pell student enrollment, the for-profit sectors saw significant increases. The two-year public colleges saw Pell enrollment decrease by 28.4 percent, while the for-profit sector grew by 46.4 percent (much of this growth coming from American Public University System).
- From 2010-11 to 2014-15, the amount West Virginia students received in federal Pell grant funds decreased from \$251 million to \$220 million.
- Public four-year institutions received the largest share of all Pell Grant dollars during this period.

ABOUT THIS MEASURE:

The Pell Grant 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 2010-11 to 2014-15.

Pell Grant Recipients by Institution and Sector 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year Public Institutions	23,413	23,264	22,164	21,198	20,423
Bluefield State College	1,372	1,387	1,326	1,122	996
Concord University	1,412	1,417	1,359	1,345	1,217
Fairmont State University	2,499	2,411	2,215	2,028	1,886
Glennville State College	910	895	846	742	712
Marshall University	4,602	4,489	4,445	4,334	4,300
Potomac State College of WVU	*	*	*	*	*
Shepherd University	1,463	1,549	1,483	1,428	1,374
West Liberty University	1,241	1,229	1,145	1,098	1,032
West Virginia State University	1,637	1,538	1,347	1,353	1,420
West Virginia University	8,277	8,349	7,998	7,748	7,486
WVU Institute of Technology	*	*	*	*	*
WV Two-Year Public Institutions	15,704	15,512	14,072	12,741	11,237
Blue Ridge Community and Technical College	1,435	1,627	1,518	1,557	1,480
BridgeValley Community and Technical College	.	.	1,484	1,451	1,228
Bridgemont Community and Technical College	372	331	.	.	.
Kanawha Valley Community and Technical College	1,228	1,235	.	.	.
Eastern WV Community and Technical College	422	455	524	503	490
Mountwest Community and Technical College	1,595	1,504	1,456	1,311	1,225
New River Community and Technical College	2,091	2,066	1,945	1,819	1,534
Pierpont Community and Technical College	1,943	2,042	1,911	1,561	1,200
Southern WV Community and Technical College	1,262	1,284	1,234	1,146	1,131
WV Northern Community College	2,509	2,171	1,716	1,403	1,249
WVU at Parkersburg	2,847	2,797	2,284	1,990	1,700
WV Public Career and Technical Centers	1,378	1,122	1,099	1,112	1,137
Academy of Careers and Technology	142	130	86	106	131
Benjamin Franklin Career and Technical Center	91	82	72	83	68
Cabell County Career Technology Center	144	93	92	79	91

	2010-11	2011-12	2012-13	2013-14	2014-15
Carver Career and Technical Education Center	159	146	140	141	146
Fayette Institute of Technology	48	45	45	42	41
Fred W. Eberle Technical Center	97	86	79	76	82
Garnet Career Center	210	127	122	139	140
James Rumsey Technical Institute	89	89	78	94	86
John D. Rockefeller IV Career Center	13	15	12	9	18
Mercer County Technical Education Center	66	65	73	65	63
Mineral County Vocational Technical Center	31	20	34	30	23
Mingo Extended Learning Center	.	.	.	.	19
Monongalia County Technical Education Center	67	48	58	54	55
Putnam Career and Technical Center	41	70	75	77	61
Ralph R. Willis Career and Technical Center	20	19	7	9	9
Randolph Technical Center	.	.	.	4	19
Roane Jackson Technical Center	82	30	54	42	29
South Branch Career and Technical Center	20	22	32	4	.
United Technical Center	16	16	10	17	19
Wood County Technical Center	42	19	30	41	37
WV Four-Year Independent, Non-Profit Institutions	6,473	5,705	3,380	3,021	3,047
Alderson Broaddus University	311	294	420	530	514
Appalachian Bible College	153	121	136	122	121
Bethany College	437	376	380	338	356
Davis and Elkins College	393	393	411	394	381
Mountain State University	3,667	3,079	436	.	.
Ohio Valley University	235	252	212	190	170
University of Charleston	435	401	588	668	713
West Virginia Wesleyan College	488	492	494	473	488
Wheeling Jesuit University	354	297	303	306	304
WV Non-Profit Institutions (Professional/Less than Four-Year)	150	130	105	98	84
B. M. Spurr School of Practical Nursing	9	15	10	19	19
Human Resource Development and Employment- Stanley Technical Institute	29	15	5	.	.
North Central (WV) Opportunities Industrialization Center	105	93	84	76	64
West Virginia University Hospitals	7	7	6	3	1
WV For-Profit Institutions	19,302	29,162	30,568	32,605	28,266
American Public University System	11,844	23,372	25,631	27,974	24,220
Beckley Beauty Academy	39	17	.	.	.
Charleston School of Beauty Culture	121	117	138	154	118
Clarksburg Beauty Academy	100	110	99	89	97
Everest Institute	2,827	1,534	810	564	3
Huntington Junior College of Business	1,371	1,169	1,049	949	918
Huntington School of Beauty Culture	110	110	98	63	.
International Beauty School	149	149	111	114	116
Meredith Manor International Equestrian Centre	63	81	84	86	73
Morgantown Beauty College	68	50	59	60	53
Mountain State College	215	240	230	242	237
Mountain State School of Massage	18	30	19	18	30

	2010-11	2011-12	2012-13	2013-14	2014-15
Mountaineer Beauty College	54	57	23	.	.
Salem International University	656	622	632	464	409
Scott College of Cosmetology	54	35	52	69	67
Valley College**	202	346	405	452	716
West Virginia Business College	241	168	149	182	173
West Virginia Junior College**	1,170	1,068	979	1,125	1,036
Total	66,420	74,895	71,388	70,775	64,194

Source: United States Department of Education

* Data reported as part of West Virginia University

** Includes all institution campuses

Pell Grant Dollars by Institution and Sector 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year Public Institutions	\$96,454,456	\$89,990,495	\$86,274,354	\$84,329,975	\$82,606,552
Bluefield State College	\$5,695,562	\$5,460,344	\$5,160,607	\$4,371,179	\$3,972,465
Concord University	\$5,956,033	\$5,604,951	\$5,571,548	\$5,539,103	\$5,002,734
Fairmont State University	\$10,199,806	\$9,168,163	\$8,527,125	\$8,070,727	\$7,509,999
Glenville State College	\$3,774,074	\$3,542,080	\$3,350,711	\$2,921,831	\$2,885,787
Potomac State College of WVU	*	*	*	*	*
Marshall University	\$20,219,023	\$17,586,265	\$17,593,408	\$17,643,118	\$17,699,071
Shepherd University	\$5,601,120	\$5,967,330	\$5,674,648	\$5,594,095	\$5,383,857
West Liberty University	\$5,017,359	\$4,775,457	\$4,400,369	\$4,362,175	\$4,134,181
West Virginia State University	\$6,407,321	\$5,917,168	\$5,235,564	\$5,335,732	\$5,623,890
West Virginia University	\$33,584,158	\$31,968,737	\$30,760,373	\$30,492,015	\$30,394,567
WVU Institute of Technology	*	*	*	*	*
WV Two-Year Public Institutions	\$58,987,647	\$53,986,799	\$49,243,486	\$45,222,779	\$39,691,969
Blue Ridge Community and Technical College	\$5,066,894	\$5,333,466	\$5,094,654	\$5,303,212	\$5,122,334
Bridge Valley Community and Technical College	.	.	\$5,020,967	\$5,164,139	\$4,302,934
Bridgmont Community and Technical College	\$1,331,651	\$1,271,894	.	.	.
Kanawha Valley Community and Technical College	\$4,195,877	\$4,137,479	.	.	.
Eastern WV Community and Technical College	\$1,457,627	\$1,611,467	\$1,837,125	\$1,799,213	\$1,744,673
Mountwest Community and Technical College	\$5,887,302	\$5,169,561	\$4,923,641	\$4,566,525	\$4,396,465
New River Community and Technical College	\$8,053,848	\$7,421,507	\$7,064,042	\$6,714,038	\$5,545,679
Pierpont Community and Technical College	\$7,334,989	\$7,286,727	\$6,743,996	\$5,601,473	\$4,219,543
Southern WV Community and Technical College	\$4,944,499	\$4,780,593	\$4,668,305	\$4,363,816	\$4,311,013
WV Northern Community College	\$8,708,805	\$6,933,496	\$5,490,950	\$4,525,283	\$4,028,206
WVU at Parkersburg	\$12,006,155	\$10,040,609	\$8,399,805	\$7,185,079	\$6,021,122
WV Public Career and Technical Centers	\$6,074,828	\$4,229,686	\$4,202,198	\$4,190,845	\$4,265,968
Academy of Careers and Technology	\$594,520	\$416,089	\$269,505	\$359,263	\$493,669
Benjamin Franklin Career and Technical Center	\$473,330	\$303,341	\$288,250	\$325,084	\$282,597
Cabell County Career Technology Center	\$488,382	\$306,187	\$318,320	\$245,714	\$323,795
Carver Career and Technical Education Center	\$710,826	\$554,722	\$548,507	\$598,975	\$610,188
Fayette Institute of Technology	\$198,120	\$149,534	\$173,785	\$154,014	\$156,223

	2010-11	2011-12	2012-13	2013-14	2014-15
Fred W. Eberle Technical Center	\$398,958	\$310,016	\$294,150	\$283,603	\$307,498
Garnet Career Center	\$909,562	\$458,901	\$431,279	\$510,028	\$485,106
James Rumsey Technical Institute	\$532,166	\$407,580	\$367,459	\$401,339	\$354,441
John D. Rockefeller IV Career Center	\$55,083	\$73,037	\$56,466	\$40,637	\$82,768
Mercer County Technical Education Center	\$314,634	\$286,867	\$289,568	\$287,095	\$262,022
Mineral County Vocational Technical Center	\$133,463	\$68,699	\$126,866	\$98,216	\$91,921
Monongalia County Technical Education Center	\$343,810	\$239,610	\$233,379	\$211,480	\$252,656
Putnam Career and Technical Center	\$174,745	\$238,318	\$263,942	\$251,914	\$206,882
Ralph R. Willis Career and Technical Center	\$83,941	\$78,275	\$30,025	\$41,688	\$32,906
Roane Jackson Technical Center	\$326,130	\$111,057	\$234,542	\$148,091	\$117,872
South Branch Career and Technical Center	\$60,880	\$66,044	\$103,012	\$13,171	.
United Technical Center	\$101,195	\$73,709	\$40,030	\$69,308	\$60,736
Wood County Technical Center	\$175,083	\$87,700	\$133,113	\$151,225	\$144,688
WV Four-Year Independent, Non-Profit Institutions	\$25,329,347	\$20,669,077	\$12,197,541	\$12,079,529	\$12,454,993
Alderson Broaddus University	\$1,250,509	\$1,182,438	\$1,684,367	\$2,077,234	\$2,138,940
Appalachian Bible College	\$569,376	\$484,402	\$532,959	\$494,459	\$511,473
Bethany College	\$1,760,991	\$1,535,015	\$1,535,925	\$1,445,042	\$1,556,218
Davis and Elkins College	\$1,494,730	\$1,610,871	\$1,691,576	\$1,649,237	\$1,576,082
Mountain State University	\$14,376,537	\$10,236,325	\$878,675	.	.
Ohio Valley University	\$902,769	\$930,510	\$814,834	\$786,205	\$710,986
University of Charleston	\$1,786,498	\$1,692,262	\$1,960,243	\$2,492,928	\$2,798,992
West Virginia Wesleyan College	\$1,874,826	\$1,890,960	\$1,940,100	\$1,933,306	\$2,011,239
Wheeling Jesuit University	\$1,313,111	\$1,106,292	\$1,158,862	\$1,201,118	\$1,151,063
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$532,704	\$477,103	\$377,253	\$330,923	\$273,865
B. M. Spurr School of Practical Nursing	\$45,825	\$77,825	\$45,635	\$66,727	\$72,056
Human Resource Development and Employment- Stanley Technical Institute	\$124,301	\$66,825	\$18,632	.	.
North Central (WV) Opportunities Industrialization Center	\$338,802	\$297,304	\$285,761	\$252,058	\$199,929
West Virginia University Hospitals	\$23,776	\$35,150	\$27,225	\$12,138	\$1,880
WV For-Profit Institutions	\$63,607,356	\$77,953,749	\$84,839,577	\$86,843,129	\$80,304,941
American Public University System	\$34,164,543	\$57,592,572	\$67,149,888	\$69,979,589	\$64,904,074
Beckley Beauty Academy	\$165,575	\$57,050	.	.	.
Charleston School of Beauty Culture	\$543,718	\$397,354	\$454,380	\$535,094	\$385,956
Clarksburg Beauty Academy	\$419,908	\$418,959	\$390,127	\$326,972	\$379,014
Everest Institute	\$9,805,380	\$5,239,006	\$2,499,700	\$1,693,878	\$4,515
Huntington Junior College of Business	\$5,892,800	\$4,109,864	\$3,755,807	\$3,508,872	\$3,314,197
Huntington School of Beauty Culture	\$461,392	\$415,462	\$370,888	\$205,222	.
International Beauty School	\$553,172	\$543,776	\$390,410	\$448,552	\$503,907
Meredith Manor International Equestrian Centre	\$226,389	\$276,462	\$321,295	\$330,753	\$291,232
Morgantown Beauty College	\$352,390	\$182,244	\$240,997	\$232,686	\$195,834
Mountain State College	\$1,044,896	\$940,328	\$909,761	\$981,836	\$952,767
Mountain State School of Massage	\$58,762	\$90,354	\$59,892	\$52,905	\$90,369
Mountaineer Beauty College	\$198,838	\$236,852	\$85,169	.	.
Salem International University	\$2,876,478	\$2,214,189	\$2,446,022	\$1,803,308	\$1,548,578

	2010-11	2011-12	2012-13	2013-14	2014-15
Scott College of Cosmetology	\$224,991	\$125,100	\$224,619	\$293,639	\$288,070
Valley College**	\$687,019	\$1,244,907	\$1,393,365	\$1,540,176	\$2,673,012
West Virginia Business College	\$1,005,089	\$632,446	\$3,608,623	\$4,147,127	\$3,971,010
West Virginia Junior College**	\$4,926,016	\$3,695,877	\$2,174,472	\$2,051,624	\$1,641,762
Total	\$250,986,338	\$247,306,909	\$237,134,410	\$232,997,180	\$219,598,287

Source: United States Department of Education

* 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 decreased over the five-year period from 37.6 percent in 2010-11 to 34.7 percent in 2014-15.
- In 2014-15, 33.2 percent of students enrolled at four-year public institutions received a Pell Grant; this represents a 2.4 percentage point decrease from the 2010-11 rate of 35.6 percent. The four-year institution with the highest proportion of Pell Grant recipients in 2014-15 was Bluefield State College (53.3%).
- The proportion of undergraduate students receiving a Pell Grant at public two-year institutions decreased from 41.0 to 37.9 percent between 2010-11 and 2014-15. New River Community and Technical College had the highest proportion of students that received a Pell Grant (51.6%).

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, 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year Public Institutions	35.6%	35.3%	34.3%	33.8%	33.2%
Bluefield State College	52.2%	52.2%	53.9%	53.2%	53.3%
Concord University	44.2%	43.7%	43.2%	45.9%	46.2%
Fairmont State University	48.7%	47.8%	46.1%	45.1%	44.2%
Glenville State College	40.0%	37.1%	36.0%	33.3%	30.9%
Marshall University	39.2%	38.3%	38.9%	38.9%	39.1%
Potomac State College of WVU	46.0%	48.7%	51.0%	48.7%	48.6%
Shepherd University	28.8%	30.1%	29.0%	28.7%	30.4%
West Liberty University	41.7%	41.4%	37.8%	37.3%	38.0%
West Virginia State University	41.0%	43.7%	42.7%	42.7%	40.6%
West Virginia University	26.6%	26.5%	25.1%	24.6%	23.9%
WVU Institute of Technology	39.6%	36.8%	36.2%	39.0%	33.8%
WV Two-Year Public Institutions	41.0%	41.2%	39.7%	39.6%	37.9%
Blue Ridge Community and Technical College	26.5%	26.1%	24.9%	24.6%	22.1%
BridgeValley Community and Technical College	.	.	.	.	37.1%
Bridgmont Community and Technical College	31.3%	26.6%	24.8%	21.0%	.
Kanawha Valley Community and Technical College	46.3%	53.9%	53.3%	54.1%	.

	2010-11	2011-12	2012-13	2013-14	2014-15
Eastern WV Community and Technical College	45.7%	43.3%	45.1%	41.9%	41.2%
Mountwest Community and Technical College	36.0%	34.8%	34.3%	37.2%	38.7%
New River Community and Technical College	48.8%	42.9%	43.1%	44.2%	51.6%
Pierpont Community and Technical College	47.3%	49.0%	47.5%	45.0%	41.0%
Southern WV Community and Technical College	40.2%	42.6%	44.9%	46.6%	48.8%
WV Northern Community College	40.5%	45.5%	44.0%	45.1%	42.2%
WVU at Parkersburg	47.9%	48.6%	43.5%	45.0%	42.6%
Total	37.6%	37.5%	36.2%	35.7%	34.7%

Source: HEPC/CTCS Data

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 58.7 percent in the fall of 2009 to 54.3 percent in the fall of 2013.
- At four-year public institutions, one-year retention rates for Pell recipients decreased from 63.6 percent to 61.1 percent between the 2009 and 2013 cohort years. West Virginia University had the highest proportion of 2013 Pell Grant recipients retained at 68.4 percent.
- One year retention rates at two-year public institutions decreased over the five-year period from 51.3 percent in 2009 to 43.5 percent in 2013. Bridgemont Community and Technical College had the highest proportion of 2013 Pell Grant recipients retained at 55.1 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 2009 to Fall 2013

	2009	2010	2011	2012	2013
WV Four-Year Public Institutions	63.6%	62.8%	60.7%	59.7%	61.1%
Bluefield State College	56.2%	54.3%	46.1%	57.9%	54.7%
Concord University	60.4%	54.8%	57.1%	61.3%	62.8%
Fairmont State University	59.6%	60.2%	59.6%	54.3%	58.9%
Glenville State College	55.0%	57.8%	49.2%	51.6%	58.0%
Marshall University	63.1%	64.0%	67.3%	61.1%	65.9%
Potomac State College of WVU	50.0%	43.8%	46.1%	41.0%	41.1%
Shepherd University	70.7%	67.8%	59.8%	60.1%	59.6%
West Liberty University	70.1%	59.4%	61.3%	60.3%	60.7%
West Virginia State University	47.8%	55.1%	48.7%	49.0%	53.2%
West Virginia University	76.5%	73.7%	69.3%	69.4%	68.4%
WVU Institute of Technology	36.2%	44.6%	39.4%	48.1%	48.7%
WV Two-Year Public Institutions	51.3%	47.7%	41.2%	42.7%	43.5%
Blue Ridge Community and Technical College	61.9%	55.3%	45.5%	53.0%	48.4%
BridgeValley Community and Technical College	.	.	.	.	.
Bridgemont Community and Technical College	43.8%	44.4%	54.4%	44.0%	55.1%
Kanawha Valley Community and Technical College	50.7%	45.8%	46.4%	38.8%	45.5%
Eastern WV Community and Technical College	54.4%	50.6%	60.6%	63.7%	51.4%
Mountwest Community and Technical College	36.1%	43.3%	31.2%	37.2%	48.5%
New River Community and Technical College	53.8%	50.3%	35.8%	40.0%	40.9%
Pierpont Community and Technical College	46.5%	44.9%	33.1%	36.2%	31.9%
Southern WV Community and Technical College	55.6%	45.3%	44.7%	44.7%	49.9%

	2009	2010	2011	2012	2013
WV Northern Community College	53.9%	48.8%	45.9%	45.1%	53.5%
WVU at Parkersburg	53.3%	49.0%	43.8%	44.5%	46.1%
Total	58.7%	56.8%	52.8%	53.1%	54.3%

Source: HEPC/CTCS Data

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 2011-12 cohort of certificate and associate's degree seekers who graduated within two years from a West Virginia public institution was 3.7 percent; this was 0.7 percentage points lower than the rate for all students (4.4%). At public four-year institutions, the rate was 4.1 percent, 1.7 percentage points lower than the rate for all students (5.8%). The public two-year institution graduation rate was 0.5 percentage points lower for Pell recipients (3.6%) than for all students (4.1%).
- Approximately 11.4 percent of first-time, full-time Pell recipients graduated within three years from a West Virginia public institution; this was 1 percentage point lower than the rate for all students (12.4%). At four-year public institutions, the rate for Pell recipients (11.8%) was 1.6 percentage points lower than that of all students (13.4%). The three-year Pell recipient certificate and associate's degree graduation rate at public two-year institutions was 11.4 percent, 0.8 percentage points lower than for all students (12.2%).
- The four-year Pell recipient graduation rate at all public institutions was 15.6 percent, which is 1.4 percentage points lower than the rate for all students (17.0 percent). The rate at four-year public institutions was 16.8 percent for Pell recipients and 20.0 percent for all students. At public two-year institutions, 15.4 percent of Pell recipients at two-year institutions graduated within four years, a rate 0.8 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 2011 Cohort

	Initial All	Cohort Pell	Within Two Years		Within Three Years		Within Four Years	
	Students	Recipients	Students	Recipients	Students	Recipients	Students	Recipients
WV Four-Year Public Institutions	1,112	636	5.8%	4.1%	13.4%	11.8%	20.0%	16.8%
Bluefield State College	114	80	0.9%	1.3%	15.8%	12.5%	22.8%	18.8%
Fairmont State University	12	8	DS	DS	DS	DS	DS	DS
Glenville State College	220	98	0.9%	0.0%	1.4%	0.0%	1.8%	0.0%
Marshall University	2	.	DS	DS	DS	DS	DS	DS
Potomac State College of WVU	720	427	7.9%	5.6%	16.7%	14.5%	24.6%	19.9%
West Liberty University	44	23	DS	DS	DS	DS	DS	DS
WV Two-Year Public Institutions	4,575	3,155	4.1%	3.6%	12.2%	11.4%	16.2%	15.4%
Blue Ridge Community and Technical College	409	299	10.3%	8.7%	19.8%	18.1%	24.0%	22.4%
BridgeValley Community and Technical College	.	.	.	.	.	.	.	.
Bridgemont Community and Technical College	170	90	11.2%	11.1%	25.3%	26.7%	28.2%	28.9%
Kanawha Valley Community and Technical College	293	209	2.7%	2.9%	11.3%	11.5%	15.4%	17.2%
Eastern WV Community and Technical College	111	91	7.2%	7.7%	21.6%	20.9%	31.5%	29.7%
Mountwest Community and Technical College	608	353	1.6%	2.3%	12.0%	14.2%	14.5%	16.7%
New River Community and Technical College	535	405	3.9%	4.2%	8.8%	9.1%	12.3%	12.3%
Pierpont Community and Technical College	690	486	3.6%	2.5%	10.7%	8.2%	15.1%	11.9%
Southern WV Community and Technical College	572	387	4.0%	2.3%	11.0%	8.3%	14.9%	12.4%

	Initial All	Cohort Pell	Within Two Years		Within Three Years		Within Four Years	
	Students	Recipients	Students	Recipients	Students	Recipients	Students	Recipients
WV Northern Community College	502	364	2.6%	2.2%	9.4%	8.5%	13.9%	12.6%
WVU at Parkersburg	685	471	2.8%	2.3%	10.8%	10.2%	15.0%	14.4%
Total	5,687	3,791	4.4%	3.7%	12.4%	11.4%	17.0%	15.6%

Source: HEPC/CTCS Data

DS indicates that the data were 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 2009-10 cohort graduating within four years from four-year public institutions was 14.9 percent; this was 7.0 percentage points lower than the rate for all students. The four-year Pell recipient graduation rate at West Liberty University was 21.3 percent, the highest among all four-year public institutions.
- The five-year graduation rate at four-year public institutions for first-time, full-time Pell recipients was 29.2 percent, which is 11.3 percentage points lower than the 40.5 percent for all students. The institution with the highest five-year graduation rate for Pell grant recipients was West Virginia University (39.4%).
- Approximately 35.5 percent of Pell recipients graduated within six years from four-year public institutions. The rate for all students was 46.8 percent. West Virginia University had the highest six-year graduation for Pell Grant recipients at 46.5 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 2009 Cohort

	Initial All	Cohort Pell	Within Four Years		Within Five Years		Within Six Years	
	Students	Recipients	Students	Recipients	Students	Recipients	Students	Recipients
Bluefield State College	306	214	8.8%	7.0%	17.3%	13.6%	19.6%	14.5%
Concord University	611	270	17.7%	13.0%	35.2%	28.1%	41.6%	34.8%
Fairmont State University	797	379	13.7%	8.2%	29.1%	20.3%	33.8%	24.3%
Glenville State College	291	194	16.8%	12.4%	28.9%	24.2%	32.0%	27.3%
Marshall University	1,881	814	21.7%	14.3%	38.5%	26.8%	45.6%	33.8%
Shepherd University	803	232	20.2%	15.5%	42.2%	34.1%	50.2%	44.0%
West Liberty University	522	240	24.3%	21.3%	41.4%	36.3%	49.4%	45.4%
West Virginia State University	436	232	4.8%	3.4%	16.3%	12.9%	21.8%	17.2%
West Virginia University	4,585	1,225	27.5%	21.1%	49.4%	39.4%	55.7%	46.5%
WVU Institute of Technology	288	139	10.4%	7.9%	20.1%	16.5%	27.4%	23.7%
Total	10,520	3,939	21.9%	14.9%	40.5%	29.2%	46.8%	35.5%

Source: HEPC/CTCS Data

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

HIGHLIGHTS:

- From 2009-10 to 2013-14, total FSEOG recipients declined 19.3 percent from 8,957 to 7,224.
- During the same time period, federal grant allocations for this program to West Virginia institutions also declined by 12.0 percent from \$6.6 million to \$5.8 million.

ABOUT THIS MEASURE:

The Federal Supplemental Educational 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 Educational Opportunity Grant Recipients by Institution and Sector 2009-10 to 2013-14

	2009-10	2010-11	2011-12	2012-13	2013-14
WV Four-Year Public Institutions	3,037	3,369	3,353	3,175	2,944
Bluefield State College	82	87	80	44	42
Concord University	286	364	298	297	306
Fairmont State University	149	259	164	154	142
Glennville State College	158	146	142	162	125
Marshall University	759	706	566	463	446
Shepherd University	156	145	297	145	125
West Liberty University	123	115	97	102	103
West Virginia State University	415	418	398	297	263
West Virginia University*	909	1,129	1,311	1,511	1,392
WV Two-Year Public Institutions	1,131	1,247	1,345	1,384	1,181
Blue Ridge Community and Technical College	129	186	185	155	155
BridgeValley Community and Technical College	.	.	.	.	.
Bridgmont Community and Technical College	80	55	51	48	55
Kanawha Valley Community and Technical College	180	131	158	142	187
Mountwest Community and Technical College	263	178	186	229	175
New River Community and Technical College	84	126	190	186	126
Pierpont Community and Technical College	.	253	154	186	154
Southern WV Community and Technical College	86	90	109	87	71
WV Northern Community College	115	115	126	161	124
WVU at Parkersburg	194	113	186	190	134
WV Four-Year Independent, Non-Profit Institutions	2,376	2,446	2,163	1,372	1,504
Alderson Broaddus University	302	230	223	210	216
Appalachian Bible College	26	25	16	22	15
Bethany College	360	337	329	353	309
Davis and Elkins College	171	360	330	359	489
Mountain State University	1006	974	873	.	.
Ohio Valley University	60	72	62	67	78

	2009-10	2010-11	2011-12	2012-13	2013-14
University of Charleston	106	155	86	93	87
West Virginia Wesleyan College	187	148	109	103	96
Wheeling Jesuit University	158	145	135	165	214
WV For-Profit Institutions	2,413	1,857	1,972	1,745	1,595
Everest Institute	999	510	749	435	229
Huntington Junior College of Business	131	99	109	88	79
Huntington School of Beauty Culture	47	50	41	50	14
International Beauty School	4	23	27	31	34
Mountain State College	81	137	118	107	75
Salem International University	283	178	246	323	397
Valley College**	.	.	.	88	144
West Virginia Business College	178	190	104	145	157
West Virginia Junior College**	690	670	578	478	466
Total	8,957	8,919	8,833	7,676	7,224

Source: United States Department of Education

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

** Includes all institution campuses

Federal Supplemental Educational Opportunity Grant Dollars by Institution and Sector 2009-10 to 2013-14

	2009-10	2010-11	2011-12	2012-13	2013-14
WV Four-Year Public Institutions	\$3,177,329	\$3,438,445	\$3,493,982	\$3,128,250	\$2,836,407
Bluefield State College	\$89,109	\$90,031	\$79,274	\$65,866	\$54,701
Concord University	\$141,677	\$187,642	\$157,490	\$161,100	\$167,434
Fairmont State University	\$134,674	\$223,008	\$127,659	\$135,145	\$137,298
Glenville State College	\$112,202	\$112,202	\$112,202	\$112,203	\$112,203
Marshall University	\$525,916	\$546,427	\$568,833	\$491,569	\$334,989
Shepherd University	\$125,159	\$116,831	\$121,012	\$107,851	\$98,874
West Liberty University	\$256,066	\$259,112	\$261,100	\$259,116	\$262,016
West Virginia State University	\$233,082	\$255,973	\$215,400	\$166,763	\$206,082
West Virginia University*	\$1,559,444	\$1,647,219	\$1,851,012	\$1,628,637	\$1,462,810
WVU Institute of Technology	.	.	.	.	.
WV Two-Year Public Institutions	\$631,347	\$811,369	\$758,512	\$839,275	\$715,235
Blue Ridge Community and Technical College	\$88,452	\$88,452	\$89,609	\$90,145	\$79,875
BridgeValley Community and Technical College	.	.	.	.	.
Bridgemont Community and Technical College	\$44,933	\$33,400	\$35,115	\$33,307	\$36,301
Kanawha Valley Community and Technical College	\$100,206	\$92,816	\$92,533	\$70,362	\$76,839
Mountwest Community and Technical College	\$125,460	\$143,079	\$130,210	\$146,178	\$121,792
New River Community and Technical College	\$69,938	\$79,075	\$100,272	\$77,900	\$67,516
Pierpont Community and Technical College	.	\$190,921	\$113,746	\$172,375	\$143,724
Southern WV Community and Technical College	\$70,618	\$64,173	\$53,586	\$55,168	\$43,200
WV Northern Community College	\$58,758	\$54,371	\$66,391	\$85,193	\$57,979
WVU at Parkersburg	\$72,982	\$65,082	\$77,050	\$108,647	\$88,009

	2009-10	2010-11	2011-12	2012-13	2013-14
WV Four-Year Independent, Non-Profit Institutions	\$1,681,963	\$1,642,159	\$1,555,111	\$1,429,279	\$1,371,661
Alderson Broaddus University	\$137,847	\$112,431	\$81,335	\$109,113	\$109,113
Appalachian Bible College	\$12,514	\$12,246	\$10,799	\$8,076	\$7,604
Bethany College	\$578,592	\$543,944	\$533,995	\$614,537	\$578,592
Davis and Elkins College	\$150,133	\$139,680	\$184,103	\$148,483	\$138,077
Mountain State University	\$252,000	\$247,625	\$218,750	.	.
Ohio Valley University	\$51,691	\$44,147	\$44,147	\$71,259	\$75,134
University of Charleston	\$113,775	\$158,800	\$96,571	\$92,400	\$77,730
West Virginia Wesleyan College	\$189,968	\$187,843	\$189,968	\$189,968	\$189,968
Wheeling Jesuit University	\$195,443	\$195,443	\$195,443	\$195,443	\$195,443
WV For-Profit Institutions	\$1,099,503	\$959,082	\$1,073,535	\$943,458	\$838,795
Everest Institute	\$238,045	\$220,955	\$343,400	\$156,488	\$87,900
Huntington Junior College of Business	\$138,352	\$110,283	\$114,880	\$100,302	\$86,518
Huntington School of Beauty Culture	\$23,900	\$23,400	\$23,500	\$21,900	\$4,900
International Beauty School	\$1,200	\$6,900	\$8,020	\$8,945	\$10,200
Mountain State College	\$31,100	\$51,850	\$49,678	\$43,903	\$46,921
Salem International University	\$422,341	\$299,175	\$308,419	\$365,726	\$385,209
Valley College**	.	.	.	\$19,750	\$21,457
West Virginia Business College	\$58,553	\$66,059	\$73,744	\$68,100	\$55,599
West Virginia Junior College**	\$186,012	\$180,460	\$151,894	\$158,344	\$140,091
Total	\$6,590,142	\$6,851,055	\$6,881,140	\$6,340,262	\$5,762,098

Source: United States Department of Education

* 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 2009-10 and 2013-14, Work-Study program funds declined by 5.6 percent from \$6.7 million to \$6.3 million.
- Over the same time period, Work-Study recipients declined at public four-year institutions from 2,909 to 2,598, while recipients increased at for-profit institutions from 91 to 207 and at public two-year institutions from 324 to 397.
- In 2013-14, students attending public four-year institutions received about \$3.8 million, which is 59.8 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 or off-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 2009-10 to 2013-14

	2009-10	2010-11	2011-12	2012-13	2013-14
WV Four-Year (or Higher) Public Institutions	2,909	2,827	2,629	2,161	2,598
Bluefield State College	42	50	61	47	56
Concord University	347	231	225	258	278
Fairmont State University	138	139	123	135	104
Glennville State College	102	138	129	115	134
Marshall University	356	288	320	376	402
Shepherd University	150	136	134	147	118
West Liberty University	123	133	146	106	122
West Virginia School of Osteopathic Medicine	62	48	46	42	36
West Virginia State University	101	93	88	68	67
West Virginia University*	1,488	1,571	1,357	867	1,281
WV Two-Year Public Institutions	324	420	390	437	397
Blue Ridge Community and Technical College	57	90	90	98	94
Bridge Valley Community and Technical College	.	.	.	.	.
Bridgemont Community and Technical College	19	10	13	15	14
Kanawha Valley Community and Technical College	32	42	20	26	26
Mountwest Community and Technical College	31	56	32	54	40
New River Community and Technical College	.	9	21	47	26
Pierpont Community and Technical College	.	63	74	56	58
Southern WV Community and Technical College	40	34	27	33	42
WV Northern Community College	85	60	56	54	38
WVU at Parkersburg	60	56	57	54	59
WV Four-Year Independent, Non-Profit Institutions	1,700	2,216	1,551	1,851	1,965
Alderson Broaddus University	257	204	208	365	463
Appalachian Bible College	43	29	26	23	30
Bethany College	346	410	371	530	463
Davis and Elkins College	223	222	243	260	291
Mountain State University	99	132	60	.	.
Ohio Valley University	101	110	105	109	110
University of Charleston	116	111	122	123	162
West Virginia Wesleyan College	341	837	252	281	273
Wheeling Jesuit University	174	161	164	160	173
WV For-Profit Institutions	91	96	127	177	207
Everest Institute	2	24	30	42	39
Mountain State College	8	10	6	4	3
Salem International University	51	38	69	89	90
Valley College**	.	.	.	15	52
West Virginia Junior College**	30	24	22	27	23
Total	5,024	5,559	4,697	4,626	5,167

Source: United States Department of Education

* 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 2009-10 to 2013-14

	2009-10	2010-11	2011-12	2012-13	2013-14
WV Four-Year (or Higher) Public Institutions	\$4,336,548	\$3,919,459	\$3,732,334	\$3,105,343	\$3,763,557
Bluefield State College	\$114,920	\$120,784	\$140,875	\$132,376	\$125,778
Concord University	\$277,515	\$222,253	\$218,318	\$230,475	\$249,145
Fairmont State University	\$269,129	\$262,916	\$206,244	\$206,323	\$198,758
Glenville State College	\$137,078	\$137,056	\$137,056	\$137,056	\$133,225
Marshall University	\$697,188	\$465,384	\$481,144	\$550,414	\$681,323
Shepherd University	\$171,606	\$182,521	\$150,024	\$176,665	\$139,798
West Liberty University	\$180,111	\$175,138	\$177,047	\$165,898	\$182,640
West Virginia School of Osteopathic Medicine	\$62,806	\$44,364	\$45,385	\$68,878	\$86,491
West Virginia State University	\$212,785	\$236,851	\$224,945	\$155,008	\$148,082
West Virginia University*	\$2,213,410	\$2,072,192	\$1,951,296	\$1,282,250	\$1,818,317
WV Two-Year Public Institutions	\$530,877	\$643,487	\$644,197	\$645,325	\$691,222
Blue Ridge Community and Technical College	\$52,768	\$48,794	\$64,819	\$66,032	\$72,362
BridgeValley Community and Technical College	.	.	.	.	.
Bridgemont Community and Technical College	\$19,873	\$9,034	\$13,158	\$13,692	\$10,953
Kanawha Valley Community and Technical College	\$59,636	\$83,052	\$82,905	\$66,955	\$57,320
Mountwest Community and Technical College	\$44,073	\$93,615	\$40,830	\$91,704	\$105,612
New River Community and Technical College	.	\$20,945	\$43,548	\$70,817	\$49,600
Pierpont Community and Technical College	.	\$79,141	\$122,875	\$100,767	\$111,664
Southern WV Community and Technical College	\$114,216	\$91,300	\$74,710	\$64,222	\$96,669
WV Northern Community College	\$118,012	\$90,242	\$87,427	\$83,301	\$77,783
WVU at Parkersburg	\$122,299	\$127,364	\$113,925	\$87,835	\$109,259
WV Four-Year Independent, Non-Profit Institutions	\$1,623,957	\$1,619,410	\$1,596,006	\$1,609,558	\$1,530,483
Alderson Broaddus University	\$251,064	\$194,576	\$207,972	\$233,172	\$233,172
Appalachian Bible College	\$20,299	\$16,508	\$16,376	\$16,506	\$15,863
Bethany College	\$354,529	\$377,159	\$377,159	\$467,153	\$376,280
Davis and Elkins College	\$221,796	\$182,534	\$240,433	\$194,620	\$230,033
Mountain State University	\$160,598	\$207,264	\$88,956	.	.
Ohio Valley University	\$77,837	\$79,180	\$77,596	\$98,298	\$87,526
University of Charleston	\$84,988	\$106,873	\$146,514	\$161,458	\$150,035
West Virginia Wesleyan College	\$259,094	\$250,968	\$251,415	\$254,346	\$254,494
Wheeling Jesuit University	\$193,752	\$204,348	\$189,585	\$184,005	\$183,080
WV For-Profit Institutions	\$171,510	\$236,376	\$240,334	\$308,154	\$305,885
Everest Institute	\$2,443	\$58,727	\$58,609	\$68,961	\$73,461
Mountain State College	\$25,056	\$24,238	\$14,644	\$9,968	\$7,809
Salem International University	\$82,912	\$104,829	\$134,757	\$180,265	\$172,309
Valley College**	.	.	.	\$7,007	\$19,772
West Virginia Junior College**	\$61,099.00	\$48,582.00	\$32,324.00	\$41,953.00	\$32,534.00
Total	\$6,662,892	\$6,418,732	\$6,212,871	\$5,668,380	\$6,291,147

Source: United States Department of Education

* 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 67.6 percent from 10,233 in 2010-11 to 17,154 in 2014-15. This increase was largely driven by American Public University System, whose veteran enrollment grew from 6,633 to 13,577 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 2014-15, the for-profit sector accounted for 81 percent of students receiving veterans benefits in West Virginia. The second largest veteran sector, public four-year institutions, enrolled 12.8 percent of students receiving VA education benefits.
- During the same time period, veteran enrollment decreased by 8.1 percent at two-year public institutions from 728 students to 669 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 2010-11 to 2014-15 (Maximum Yearly Enrollment)

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year (or Higher) Public Institutions	2,064	2,038	2,277	2,196	2,193
Bluefield State College	64	58	75	78	76
Concord University	69	98	113	63	78
Fairmont State University	213	200	210	193	186
Glenville State College	52	43	45	41	38
Marshall University	394	341	414	389	387
Shepherd University	160	159	199	222	195
West Liberty University	39	45	49	56	59
West Virginia School of Osteopathic Medicine	7	10	10	19	13
West Virginia State University	96	102	78	80	76
West Virginia University*	930	948	1,058	1,014	1,043
WVU Institute of Technology	40	34	26	41	42
WV Two-Year Public Institutions	728	696	846	891	669
Blue Ridge Community and Technical College	80	95	143	167	129
BridgeValley Community and Technical College	.	.	.	.	65
Bridgemont Community and Technical College	17	18	18	31	.
Kanawha Valley Community and Technical Institute	51	51	45	57	.
Eastern WV Community and Technical College	13	25	11	12	10
Mountwest Community and Technical College	68	68	125	132	68
New River Community and Technical College	91	87	110	116	94
Pierpont Community and Technical College	104	99	118	118	90
Southern WV Community and Technical College	41	38	36	41	40
WV Northern Community College	63	65	62	64	60
WVU at Parkersburg	200	150	178	153	113
WV Public Career and Technical Centers	94	61	79	88	57
Ben Franklin Career Center	5	7	4	12	3
Boone County Career and Technical Center	.	1	1	1	2

	2010-11	2011-12	2012-13	2013-14	2014-15
Cabell County Career Technology Center	7	9	14	9	7
Carver Career and Technical Education Center	5	7	7	9	11
Fayette Institute of Technology	2	1	1	1	2
Fred Eberle Tri-County Vocational Center	.	2	3	3	2
Fred W. Eberle Technical Center	62	4	.	.	.
Garnet Career Center	5	6	8	10	6
James Rumsey Technical Institute	3	11	10	12	6
Marion County Technical Center	.	.	5	3	2
McDowell County Career and Technology Center	.	.	.	1	.
Mercer County Technical Education Center	1	1	5	6	3
Mineral County Technical and Adult Education Center	2	1	1	1	1
Monongalia County Technical Education Center	1	4	6	5	3
Putnam Career and Technical Center	1	2	7	6	5
Ralph R. Willis Career and Technical Center	.	.	.	2	.
Randolph County Vocational Technical Center	.	.	.	1	.
Roane Jackson Technical Center	.	1	1	1	.
United Technical Center	.	3	3	3	1
Wyoming County Career and Technical Center	.	1	3	2	3
WV Four-Year Independent, Non-Profit Institutions	505	401	212	294	336
Alderson Broaddus University	20	17	32	43	33
Appalachian Bible College	6	10	7	9	9
Bethany College	3	5	5	12	14
Davis and Elkins College	40	30	34	36	35
Mountain State University**	346	276	.	.	.
Ohio Valley University	8	4	1	7	6
University of Charleston**	48	28	92	130	163
West Virginia Wesleyan College	22	20	22	33	47
West Virginia Christian University	.	.	1	2	1
Wheeling Jesuit University	12	11	18	22	28
WV Non-Profit Institutions (Professional/Less Than Four-Year)	18	20	7	18	8
B. M. Spurr School of Practical Nursing	.	.	.	2	.
Charleston Area Medical Center - CAMC	.	1	1	1	.
Greenbrier School of Practical Nursing	.	1	.	1	.
McDowell County Adult Learning Center	.	.	1	.	.
Mountain View Christian School	.	1	.	.	.
North Central WV OIC	.	.	3	.	.
North Central WV OIC Training Academy	.	1	.	.	.
Princeton High School	.	1	.	.	1
Robert C. Byrd Institute	.	1	.	.	.
St. Albans High School	.	1	.	.	.
Teays Valley Christian School	1	6	.	.	.
University High School - Morgantown	.	1	.	.	.
West Virginia State Police Academy	15	6	2	12	7
West Virginia University Hospitals	.	.	.	2	.
Wheeling Hospital Radiology Program	1	.	.	.	.
Wood County School of Practical Nursing	1	.	.	.	.

	2010-11	2011-12	2012-13	2013-14	2014-15
WV For-Profit Institutions	6,824	12,299	12,949	17,136	13,891
Academy of Careers and Technology	2	6	7	7	7
American National University**	1	20	15	14	15
American Public University	6,633	12,023	12,660	16,857	13,577
Art and Science Institute of Cosmetology	.	1	2	3	1
Charleston School of Beauty Culture	.	5	7	2	1
Clarksburg Beauty Academy	.	3	2	1	1
Everest Institute	9	12	9	13	.
Huntington Junior College	20	23	22	16	12
Huntington School of Beauty Culture	2	3	1	2	.
International Beauty School	1	22	4	5	8
ITT Technical Institute of Huntington	35	53	82	52	42
Martinsburg College	3	12	11	12	37
Meredith Manor International Equestrian Centre	2	4	14	21	21
Morgantown Beauty College, Inc.	.	4	2	1	2
Mountain State College	5	3	2	3	3
Mountain State School of Massage	2	5	.	1	.
O V Truck Driver Training School	.	1	2	.	.
PIA Career Services	.	.	2	1	4
Plumbers and Pipefitters 521 NCD	.	.	1	.	.
Salem International University	27	43	56	46	43
Scott College of Cosmetology	.	.	.	1	.
Stanley Technical Institute - Clarksburg	.	1	.	.	.
Strayer University - Teays Valley	27	10	11	22	17
Tri-State Institute of Pharmaceutics	.	1	4	.	.
Valley Beauty School - Parkersburg	2	.	.	.	.
Valley College **	.	2	10	29	71
West Virginia Business College**	6	4	1	6	2
West Virginia Junior College**	47	38	22	21	27
Total	10,233	15,515	16,370	20,623	17,154

Source: United States Department of Veteran's Affairs

* Includes Potomac State College of WVU

** Includes all institution campuses

FEDERAL LOAN PROGRAMS AND STUDENT INDEBTEDNESS

Perkins Loan Program Recipients and Dollars by Institution and Sector

HIGHLIGHTS:

- From 2009-10 to 2013-14, the total number of Perkins Loan recipients increased by 14.1 percent from 3,871 to 4,415.
- The most significant increase in the number of Perkins recipients was at public four-year institutions, which grew by 929 students.
- Perkins Loan dollars increased from \$7.0 million to \$9.0 million during the time period, an increase of 27.9 percent.

ABOUT THIS MEASURE:

The Perkins Loan program provides low-interest loans to undergraduate and graduate students who have significant financial needs. The Perkins Loan program has one of the lowest institutional participation rates of all federal aid programs, since the institution acts as the lender. The following tables detail the number of students receiving Perkins Loans and the amount of program funds distributed at each institution, by sector.

Perkins Loan Recipients by Institution and Sector 2009-10 to 2013-14

	2009-10	2010-11	2011-12	2012-13	2013-14
WV Four-Year (or Higher) Public Institutions	2,476	2,982	1,769	2,600	3,529
Concord University	112	117	171	179	301
Fairmont State University	99	105	84	133	122
Marshall University	315	256	302	502	462
Shepherd University	82	39	44	39	50
West Liberty University	75	58	54	56	70
West Virginia School of Osteopathic Medicine	492	455	270	552	554
West Virginia State University	46	12	8	38	37
West Virginia University*	1,255	1,940	836	1,101	1,933
WV Two-Year Public Institutions	1	0	2	3	1
WV Northern Community College	1	0	2	3	1
WV Four-Year Independent, Non-Profit Institutions	1,120	1,012	672	684	695
Alderson Broaddus University	234	201	173	173	155
Bethany College	413	323	89	91	147
Davis and Elkins College	60	64	26	29	20
Ohio Valley University	46	29	41	24	21
University of Charleston	103	87	45	77	85
West Virginia Wesleyan College	31	45	69	77	47
Wheeling Jesuit University	233	263	229	213	220
WV For-Profit Institutions	274	204	155	165	190
Everest Institute	66	47	13	.	.
Mountain State College	8	6	4	1	5
Salem International University	58	51	44	39	32
West Virginia Junior College**	142	100	94	125	153
Total	3,871	4,198	2,598	3,452	4,415

Source: United States Department of Education

* 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 2009-10 to 2013-14

	2009-10	2010-11	2011-12	2012-13	2013-14
WV Four-Year (or Higher) Public Institutions	\$4,608,720	\$6,135,442	\$2,890,976	\$4,584,527	\$7,018,975
Concord University	\$51,020	\$240,914	\$287,024	\$287,254	\$646,924
Fairmont State University	\$124,400	\$188,358	\$141,475	\$202,667	\$178,795
Marshall University	\$603,245	\$455,450	\$553,009	\$881,401	\$1,417,930
Shepherd University	\$119,849	\$54,387	\$56,089	\$59,250	\$78,765
West Liberty University	\$298,019	\$202,434	\$201,536	\$219,433	\$238,562
West Virginia School of Osteopathic Medicine	\$290,450	\$239,750	\$268,000	\$551,701	\$67,702
West Virginia State University	\$95,525	\$26,616	\$15,900	\$83,105	\$82,686
West Virginia University*	\$3,026,212	\$4,727,533	\$1,367,943	\$2,299,716	\$3,807,611
WV Two-Year Public Institutions	\$703	\$0	\$5,000	\$5,129	\$2,000
WV Northern Community College	\$703	\$0	\$5,000	\$5,129	\$2,000
WV Four-Year Independent, Non-Profit Institutions	\$2,021,777	\$1,700,598	\$1,162,202	\$1,351,984	\$1,584,436
Alderson Broaddus University	\$332,918	\$289,206	\$203,082	\$237,200	\$240,583
Bethany College	\$775,144	\$428,401	\$116,830	\$201,201	\$508,188
Davis and Elkins College	\$135,032	\$135,000	\$98,362	\$111,758	\$81,561
Ohio Valley University	\$69,617	\$37,750	\$66,544	\$64,000	\$56,868
University of Charleston	\$236,925	\$216,426	\$111,000	\$185,542	\$196,813
West Virginia Wesleyan College	\$75,000	\$123,740	\$176,479	\$195,677	\$150,589
Wheeling Jesuit University	\$397,141	\$470,075	\$389,905	\$356,606	\$349,834
WV For-Profit Institutions	\$416,412	\$340,030	\$311,506	\$391,766	\$408,056
Everest Institute	\$76,674	\$60,959	\$22,394	\$0	\$0
Mountain State College	\$21,572	\$35,288	\$14,288	\$900	\$10,619
Salem International University	\$83,755	\$48,453	\$56,607	\$84,048	\$86,865
West Virginia Junior College**	\$234,411	\$195,330	\$218,217	\$306,818	\$310,572
Total	\$7,047,612	\$8,176,070	\$4,369,684	\$6,333,406	\$9,013,467

Source: United States Department of Education

* 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 2010-11 to 2014-15, the number of students taking out subsidized Direct Loans decreased from 72,040 to 56,693.
- The number of subsidized Direct Loan borrowers dropped dramatically at non-profit, independent institutions from 9,586 in 2010-11 to 4,167 in 2014-15 (four-year and less than four-year institutions combined). This decline is attributed to the closure of Mountain State University, which enrolled 5,124 subsidized Direct Loan borrowers in 2010-11.
- Dollars decreased significantly by 33.4 percent from \$287 million in 2010-11 to \$191 million in 2014-15.

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 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year (or Higher) Public Institutions	31,998	32,388	25,809	24,952	23,913
Bluefield State College	1,147	1,209	1,200	1,054	892
Concord University	1,371	1,410	1,299	1,206	1,070
Fairmont State University	2,721	2,678	2,307	2,117	1,923
Glenville State College	899	905	886	764	678
Marshall University	6,471	6,589	4,835	4,818	4,729
Shepherd University	1,961	2,000	1,915	1,845	1,724
West Liberty University	1,491	1,560	1,389	1,354	1,256
West Virginia School of Osteopathic Medicine	339	554	.	.	.
West Virginia State University	1,489	1,418	1,278	1,322	1,373
West Virginia University*	14,109	14,065	10,700	10,472	10,268
WV Two-Year Public Institutions	9,818	10,248	8,986	7,452	5,897
Blue Ridge Community and Technical College	1,163	1,449	1,401	1,358	1,246
BridgeValley Community and Technical College	.	.	.	1,007	714
Bridgemont Community and Technical College	327	292	256	.	.
Kanawha Valley Community and Technical College	993	995	839	.	.
Eastern WV Community and Technical College	115	177	223	244	222
Mountwest Community and Technical College	1,312	1,264	1,069	812	712
New River Community and Technical College	890	963	950	665	482
Pierpont Community and Technical College	1,838	2,010	1,876	1,526	944
Southern WV Community and Technical College	82	98	66	59	91
WV Northern Community College	1,240	1,128	873	616	459
WVU at Parkersburg	1,858	1,872	1,433	1,165	1,027
WV Public Career and Technical Centers	14	17	18	14	19
John D. Rockefeller Iv Career Center	14	17	18	14	19
WV Four-Year Independent, Non-Profit Institutions	9,586	8,522	4,510	4,349	4,167
Alderson Broaddus University	450	412	553	728	692
Appalachian Bible College	80	65	78	71	62
Bethany College	681	604	644	550	522
Davis and Elkins College	442	461	511	507	487
Mountain State University	5,124	4,217	343	.	.
Ohio Valley University	314	328	274	234	230
University of Charleston	893	773	763	854	833
West Virginia Wesleyan College	745	765	706	732	741
Wheeling Jesuit University	857	897	638	673	600
WV Non-Profit Institutions (Professional/Less Than Four-Year)	102	96	86	75	54
Human Resource Development and Employment- Stanley Technical Institution	3	.	.	.	.
North Central (WV) Opportunities Industrialization Center	79	79	74	68	45
West Virginia University Hospitals	20	17	12	7	9
WV For-Profit Institutions	20,522	30,071	26,837	27,338	22,643
American Public University System	14,637	25,290	22,877	23,584	19,468
Charleston School of Beauty Culture	54	59	63	75	47
Clarksburg Beauty Academy and School of Massage Therapy	61	87	79	58	64

	2010-11	2011-12	2012-13	2013-14	2014-15
Everest Institute	1,869	1,032	612	363	.
Huntington Junior College of Business	1,006	861	784	736	661
Huntington School of Beauty Culture	72	43	2	.	.
International Beauty School	132	158	110	99	90
Meredith Manor International Equestrian Centre	84	99	99	95	77
Morgantown Beauty College	67	61	59	53	42
Mountain State College	199	205	195	206	182
Mountain State School of Massage	17	25	26	17	28
Salem International University	1,007	931	652	472	444
Scott College of Cosmetology	39	29	36	57	45
Valley College**	142	210	305	352	547
West Virginia Business College	197	117	133	175	158
West Virginia Junior College**	939	864	805	996	790
Total	72,040	81,342	66,246	64,180	56,693

Source: United States Department of Education

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

** Includes all institution campuses

Direct Loan Program (Subsidized) Dollars by Institution and Sector 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year (or Higher) Public Institutions	\$139,661,298	\$142,502,148	\$96,484,631	\$93,849,250	\$90,541,209
Bluefield State College	\$4,039,457	\$4,288,720	\$4,219,090	\$3,615,886	\$3,132,716
Concord University	\$4,759,827	\$4,910,086	\$4,426,526	\$4,087,764	\$3,616,461
Fairmont State University	\$10,515,073	\$10,230,874	\$8,248,643	\$7,527,206	\$6,961,243
Glenville State College	\$3,287,957	\$3,351,354	\$3,265,915	\$2,814,446	\$2,422,003
Marshall University	\$30,689,847	\$30,806,186	\$18,047,882	\$18,284,065	\$17,653,135
Shepherd University	\$7,486,767	\$7,753,132	\$7,252,841	\$7,047,552	\$6,757,743
West Liberty University	\$5,718,065	\$6,067,956	\$5,477,769	\$5,268,244	\$4,825,022
West Virginia School of Osteopathic Medicine	\$2,819,883	\$5,917,182	.	.	.
West Virginia State University	\$5,621,914	\$5,235,458	\$4,729,878	\$4,812,606	\$4,921,804
West Virginia University*	\$64,722,508	\$63,941,200	\$40,816,087	\$40,391,481	\$40,251,082
WV Two-Year Public Institutions	\$28,584,291	\$29,006,945	\$24,253,115	\$20,339,705	\$16,280,409
Blue Ridge Community and Technical College	\$3,660,134	\$4,413,098	\$4,437,289	\$4,224,455	\$3,934,760
BridgeValley Community and Technical College	.	.	.	\$2,514,469	\$1,830,700
Bridgemont Community and Technical College	\$911,318	\$815,710	\$666,232	.	.
Kanawha Valley Community and Technical College	\$2,771,091	\$2,690,847	\$2,184,833	.	.
Eastern WV Community and Technical College	\$255,373	\$504,336	\$665,778	\$711,284	\$689,895
Mountwest Community and Technical College	\$3,547,098	\$3,340,450	\$2,522,228	\$1,940,040	\$1,824,703
New River Community and Technical College	\$1,968,197	\$2,201,887	\$2,284,940	\$1,572,129	\$1,129,263
Pierpont Community and Technical College	\$5,538,192	\$6,024,751	\$5,491,710	\$4,618,459	\$2,689,164
Southern WV Community and Technical College	\$226,396	\$282,355	\$171,880	\$146,434	\$246,483
WV Northern Community College	\$3,310,511	\$2,854,306	\$2,136,169	\$1,552,983	\$1,155,107
WVU at Parkersburg	\$6,395,981	\$5,879,205	\$3,692,056	\$3,059,452	\$2,780,334

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Public Career and Technical Centers	\$43,657	\$51,150	\$82,386	\$63,974	\$79,520
John D. Rockefeller IV Career Center	\$43,657	\$51,150	\$82,386	\$63,974	\$79,520
WV Four-Year Independent, Non-Profit Institutions	\$42,142,364	\$37,158,778	\$16,043,560	\$16,673,237	\$15,895,007
Alderson Broaddus University	\$2,052,870	\$1,774,704	\$2,008,194	\$2,550,465	\$2,550,186
Appalachian Bible College	\$310,178	\$249,739	\$279,929	\$274,949	\$248,350
Bethany College	\$2,778,863	\$2,429,575	\$2,530,153	\$2,242,582	\$2,049,668
Davis and Elkins College	\$1,507,412	\$1,625,360	\$1,855,943	\$1,847,453	\$1,751,804
Mountain State University	\$22,523,454	\$17,781,996	\$408,445	.	.
Ohio Valley University	\$1,267,281	\$1,225,409	\$1,072,416	\$984,368	\$899,213
University of Charleston	\$4,939,390	\$4,722,499	\$2,704,572	\$3,201,803	\$3,188,500
West Virginia Wesleyan College	\$2,959,276	\$3,099,065	\$2,703,185	\$2,844,891	\$2,941,568
Wheeling Jesuit University	\$3,803,640	\$4,250,431	\$2,480,723	\$2,726,726	\$2,265,718
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$290,933	\$275,493	\$256,374	\$215,414	\$142,463
Human Resource Development and Employment-Stanley Technical Institution	\$8,400	.	.	.	.
North Central (WV) Opportunities Industrialization Center	\$203,727	\$206,701	\$202,124	\$180,380	\$107,854
West Virginia University Hospitals	\$78,806	\$68,792	\$54,250	\$35,034	\$34,609
WV For-Profit Institutions	\$76,101,594	\$104,042,673	\$78,211,102	\$81,838,354	\$68,141,020
American Public University System	\$55,451,382	\$87,051,282	\$64,958,965	\$69,187,820	\$58,282,039
Charleston School of Beauty Culture	\$126,867	\$154,623	\$188,351	\$225,162	\$123,527
Clarksburg Beauty Academy and School of Massage Therapy	\$185,320	\$303,743	\$268,439	\$161,616	\$178,270
Everest Institute	\$5,700,304	\$3,146,452	\$1,670,254	\$885,144	.
Huntington Junior College of Business	\$3,158,693	\$2,627,410	\$2,458,556	\$2,304,239	\$1,693,958
Huntington School of Beauty Culture	\$284,944	\$159,311	\$4,471	.	.
International Beauty School	\$339,571	\$383,704	\$279,755	\$300,017	\$281,834
Meredith Manor International Equestrian Centre	\$317,360	\$427,963	\$354,983	\$375,563	\$263,675
Morgantown Beauty College	\$272,197	\$216,971	\$235,306	\$220,256	\$139,458
Mountain State College	\$794,122	\$769,327	\$762,836	\$776,931	\$592,160
Mountain State School of Massage	\$44,209	\$72,311	\$75,856	\$47,845	\$70,545
Salem International University	\$4,740,081	\$4,467,176	\$2,402,387	\$1,824,290	\$1,675,309
Scott College of Cosmetology	\$137,125	\$95,200	\$147,399	\$213,153	\$137,006
Valley College**	\$408,424	\$632,403	\$931,583	\$1,060,345	\$1,671,292
West Virginia Business College	\$649,994	\$417,520	\$418,764	\$612,742	\$497,465
West Virginia Junior College**	\$3,491,001	\$3,117,277	\$3,053,197	\$3,643,231	\$2,534,482
Total	\$286,824,137	\$313,037,187	\$215,331,168	\$212,979,934	\$191,079,628

Source: United States Department of Education

* Data include 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 2010-11 to 2014-15, the number of students taking out Unsubsidized Direct Loans remained relatively constant, decreasing from 71,796 to 71,794 while total loan volume increased from \$343 million to \$417 million.
- The number of borrowers at for-profit institutions grew by 8,799 students, while those at four-year public institutions decreased by 1,297 students. The increase observed within the for-profit sector is attributed to increased borrowing at American Public University.
- During the five-year period, Direct Unsubsidized Loan borrowers at public two-year institutions decreased by 2,854.
- In 2014-15, the amount of Unsubsidized Direct Loans at four-year public institutions, about \$218 million, accounted for 52.3 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 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year (or Higher) Public Institutions	34,231	35,010	35,194	33,932	32,934
Bluefield State College	1,113	1,170	1,143	1,027	887
Concord University	1,358	1,390	1,436	1,373	1,276
Fairmont State University	2,869	2,781	2,703	2,519	2,319
Glenville State College	914	928	901	780	690
Marshall University	6,462	6,650	6,997	6,766	6,776
Shepherd University	2,222	2,262	2,160	2,121	1,981
West Liberty University	1,649	1,737	1,668	1,624	1,479
West Virginia School of Osteopathic Medicine	326	714	684	708	702
West Virginia State University	1,423	1,333	1,266	1,296	1,382
West Virginia University*	15,895	16,045	16,236	15,718	15,442
WV Two-Year Public Institutions	7,849	8,002	6,846	5,992	4,994
Blue Ridge Community and Technical College	1,037	1,287	1,309	1,306	1,125
Bridge Valley Community and Technical College	.	.	.	647	482
Bridgmont Community and Technical College	244	239	201	.	.
Kanawha Valley Community and Technical College	625	621	503	.	.
Eastern WV Community and Technical College	93	149	194	204	177
Mountwest Community and Technical College	981	809	506	405	437
New River Community and Technical College	412	362	469	341	355
Pierpont Community and Technical College	1,824	1,972	1,827	1,529	1,041
Southern WV Community and Technical College	66	93	58	52	67
WV Northern Community College	1,013	934	725	521	471
WVU at Parkersburg	1,553	1,536	1,054	987	839
WV Public Career and Technical Centers	13	16	19	14	18
John D. Rockefeller IV Career Center	13	16	19	14	18

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year Independent, Non-Profit Institutions	10,305	9,220	6,119	5,826	5,687
Alderson Broaddus University	469	463	663	875	892
Appalachian Bible College	34	28	43	58	43
Bethany College	714	644	692	587	588
Davis and Elkins College	489	514	541	565	547
Mountain State University	5,437	4,411	544	.	.
Ohio Valley University	334	333	317	315	285
University of Charleston	989	889	1,295	1,306	1,273
West Virginia Wesleyan College	824	870	860	900	933
Wheeling Jesuit University	1,015	1,068	1,164	1,220	1,126
WV Non-Profit Institutions (Professional/Less Than Four-Year)	92	93	85	75	55
Future Generations Graduate School	.	.	1	1	.
Human Resource Development and Employment-Stanley Technical Institute	3	.	.	.	.
North Central (WV) Opportunities Industrialization Center	74	79	73	64	49
West Virginia University Hospitals	15	14	11	10	6
WV For-Profit Institutions	19,307	27,987	32,053	32,403	28,106
American Public University System	13,892	23,599	28,024	28,616	25,009
Charleston School of Beauty Culture	38	48	60	70	49
Clarksburg Beauty Academy and School of Massage Therapy	37	77	71	55	59
Everest Institute	1,767	965	555	340	.
Huntington Junior College of Business	928	748	739	711	638
Huntington School of Beauty Culture	63	32	5	.	.
International Beauty School	115	136	90	94	87
Meredith Manor International Equestrian Centre	94	103	98	99	89
Morgantown Beauty College	63	55	59	51	46
Mountain State College	191	195	191	196	174
Mountain State School of Massage	18	25	25	16	29
Salem International University	1,033	956	986	704	609
Scott College of Cosmetology	19	19	22	45	19
Valley College**	123	187	275	324	521
West Virginia Business College	174	114	122	164	146
West Virginia Junior College**	752	728	731	918	631
Total	71,796	80,328	80,316	78,242	71,794

Source: United States Department of Education

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

** Includes all institution campuses

Direct Loan Program (Unsubsidized) Dollars by Institution and Sector 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year (or Higher) Public Institutions	\$180,320,051	\$207,081,971	\$235,203,775	\$233,194,504	\$218,273,120
Bluefield State College	\$4,594,197	\$4,921,544	\$4,907,786	\$4,471,045	\$3,585,295
Concord University	\$5,088,295	\$5,098,211	\$6,096,311	\$6,158,622	\$6,135,819
Fairmont State University	\$12,387,835	\$12,126,849	\$12,459,341	\$11,915,327	\$11,352,307
Glenville State College	\$3,604,814	\$3,770,954	\$3,650,256	\$3,046,227	\$2,594,490
Marshall University	\$38,583,674	\$39,394,856	\$51,826,376	\$49,485,832	\$51,478,997
Shepherd University	\$9,275,547	\$9,718,137	\$9,983,375	\$9,620,621	\$9,148,858
West Liberty University	\$6,540,888	\$6,912,000	\$7,598,327	\$8,431,950	\$7,454,597
West Virginia School of Osteopathic Medicine	\$10,926,845	\$35,762,158	\$27,653,866	\$28,589,361	\$14,035,971
West Virginia State University	\$5,965,258	\$5,724,225	\$5,848,847	\$6,203,573	\$6,329,806
West Virginia University	\$83,352,698	\$83,653,037	\$105,179,290	\$105,271,946	\$106,156,980
WV Two-Year Public Institutions	\$26,624,993	\$26,715,427	\$22,769,554	\$20,054,599	\$15,436,353
Blue Ridge Community and Technical College	\$3,570,119	\$5,065,383	\$5,357,680	\$5,105,415	\$3,221,455
BridgeValley Community and Technical College	.	.	.	\$2,153,438	\$1,722,945
Bridgemont Community and Technical College	\$850,429	\$791,659	\$685,788	.	.
Kanawha Valley Community and Technical College	\$2,449,171	\$2,326,632	\$1,748,387	.	.
Eastern WV Community and Technical College	\$177,432	\$338,478	\$432,456	\$426,869	\$391,117
Mountwest Community and Technical College	\$3,654,545	\$2,833,580	\$1,432,292	\$1,216,433	\$1,180,075
New River Community and Technical College	\$1,048,312	\$779,823	\$1,288,711	\$956,973	\$962,425
Pierpont Community and Technical College	\$6,529,918	\$6,702,551	\$6,242,069	\$5,358,948	\$3,513,389
Southern WV Community and Technical College	\$200,291	\$316,485	\$216,284	\$152,166	\$205,318
WV Northern Community College	\$2,412,328	\$2,191,841	\$1,669,024	\$1,405,489	\$1,347,954
WVU at Parkersburg	\$5,732,448	\$5,368,995	\$3,696,863	\$3,278,868	\$2,891,675
WV Public Career and Technical Centers	\$54,265	\$84,741	\$113,426	\$81,096	\$87,401
John D. Rockefeller IV Career Center	\$54,265	\$84,741	\$113,426	\$81,096	\$87,401
WV Four-Year Independent, Non-Profit Institutions	\$60,907,529	\$54,137,119	\$40,370,374	\$41,221,417	\$37,032,257
Alderson Broaddus University	\$2,256,072	\$2,189,713	\$3,744,196	\$4,617,244	\$4,276,594
Appalachian Bible College	\$93,131	\$79,794	\$105,047	\$147,753	\$106,150
Bethany College	\$2,515,948	\$2,419,902	\$2,783,728	\$2,411,787	\$2,388,393
Davis and Elkins College	\$1,831,524	\$1,892,718	\$2,098,533	\$2,194,265	\$2,251,549
Mountain State University	\$34,248,534	\$26,921,650	\$1,498,174	.	.
Ohio Valley University	\$1,321,577	\$1,228,108	\$1,354,197	\$1,353,136	\$1,209,198
University of Charleston	\$10,328,733	\$9,954,083	\$16,108,699	\$16,924,348	\$14,457,996
West Virginia Wesleyan College	\$3,061,668	\$3,402,416	\$3,871,788	\$3,989,043	\$4,131,424
Wheeling Jesuit University	\$5,250,342	\$6,048,735	\$8,806,012	\$9,583,841	\$8,210,953
WV Non-Profit Institutions (Professional/Less Than four-Year)	\$383,915	\$407,009	\$369,164	\$305,817	\$219,650
Future Generations Graduate School	.	.	\$8,250	\$8,750	.
Human Resource Development and Employment- Stanley Technical Institute	\$8,580	.	.	.	.
North Central (WV) Opportunities Industrialization Center	\$295,891	\$348,724	\$314,442	\$244,253	\$188,259
West Virginia University Hospitals	\$79,444	\$58,285	\$46,472	\$52,814	\$31,391

	2010-11	2011-12	2012-13	2013-14	2014-15
WV For-Profit Institutions	\$75,184,244	\$97,507,178	\$152,838,793	\$165,215,969	\$146,182,898
American Public University System	\$51,931,765	\$79,013,139	\$133,461,840	\$147,794,774	\$132,900,767
Charleston School of Beauty Culture	\$108,312	\$131,630	\$221,506	\$265,243	\$203,172
Clarksburg Beauty Academy and School of Massage Therapy	\$122,712	\$311,484	\$309,807	\$226,770	\$229,006
Everest Institute	\$8,783,500	\$4,768,354	\$2,507,136	\$1,357,220	.
Huntington Junior College of Business	\$2,789,007	\$1,638,387	\$2,116,092	\$2,154,736	\$1,742,113
Huntington School of Beauty Culture	\$262,526	\$131,840	\$21,279	.	.
International Beauty School	\$451,912	\$513,327	\$368,604	\$422,031	\$384,178
Meredith Manor International Equestrian Centre	\$345,239	\$424,392	\$411,794	\$442,330	\$342,335
Morgantown Beauty College	\$176,810	\$150,994	\$227,444	\$189,982	\$174,214
Mountain State College	\$1,014,141	\$990,274	\$970,883	\$966,772	\$753,384
Mountain State School of Massage	\$68,585	\$109,476	\$104,167	\$71,530	\$127,592
Salem International University	\$5,904,749	\$5,699,806	\$7,682,500	\$5,842,966	\$4,366,706
Scott College of Cosmetology	\$53,478	\$53,716	\$47,751	\$161,072	\$50,601
Valley College**	\$424,932	\$781,075	\$1,313,126	\$1,644,028	\$2,623,789
West Virginia Business College	\$651,020	\$475,512	\$561,622	\$785,592	\$622,408
West Virginia Junior College**	\$2,095,556	\$2,313,772	\$2,513,242	\$2,890,923	\$1,662,633
Total	\$343,474,997	\$385,933,445	\$451,665,086	\$460,073,402	\$417,231,679

Source: United States Department of Education

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

** Includes all institution campuses

Direct PLUS Loan Program Recipients and Dollars by Institution and Sector

HIGHLIGHTS:

- A majority of all West Virginia PLUS Loans (86.1 percent) were borrowed by parents of undergraduate students attending public four-year institutions.
- From 2010-11 to 2014-15, total PLUS Loan recipients decreased 18.4 percent from 7,494 to 6,115.
- Over the same time period, the amount parents of West Virginia undergraduate students borrowed in PLUS Loans increased from \$81.9 million to \$86.2 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 parents 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 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year Public Institutions	6,017	6,198	5,137	5,201	5,267
Bluefield State College	16	15	16	12	8
Concord University	110	143	66	80	82
Fairmont State University	109	119	73	82	65
Glennville State College	59	63	50	41	43
Marshall University	446	478	358	390	487

	2010-11	2011-12	2012-13	2013-14	2014-15
Shepherd University	305	454	372	378	400
West Liberty University	261	335	234	202	197
West Virginia State University	77	78	44	63	103
West Virginia University*	4,634	4,513	3,924	3,953	3,882
WV Two-Year Public Institutions	105	77	55	63	42
Blue Ridge Community and Technical College	7	3	3	1	3
BridgeValley Community and Technical College	.	.	.	14	5
Bridgemont Community and Technical College	11	10	7	.	.
Kanawha Valley Community and Technical College	14	4	.	.	.
Mountwest Community and Technical College	13	14	5	4	3
New River Community and Technical College	.	.	1	.	.
Pierpont Community and Technical College	55	42	35	36	27
WV Northern Community College	3	2	2	5	3
WVU at Parkersburg	2	2	2	3	1
WV Four-Year Independent, Non-Profit Institutions	975	915	592	627	656
Alderson Broaddus University	84	74	63	99	113
Appalachian Bible College	4	4	6	8	3
Bethany College	241	195	145	112	103
Davis and Elkins College	74	84	79	87	75
Mountain State University	115	90	.	.	.
Ohio Valley University	41	45	25	33	35
University of Charleston	131	140	90	96	102
West Virginia Wesleyan College	168	185	120	116	136
Wheeling Jesuit University	117	98	64	76	89
WV Non-Profit Institutions (Professional/Less Than Four-Year)	2	1	0	0	4
North Central Opportunities Industrialization Center	.	.	.	.	4
West Virginia University Hospitals	2	1	.	.	.
WV For-Profit Institutions	338	247	160	155	146
American Public University System	29	23	13	8	5
Charleston School of Beauty Culture	.	1	.	1	.
Clarksburg Beauty Academy and School of Massage Therapy	4	11	6	1	.
Everest Institute	89	25	9	3	.
Huntington Junior College of Business	2	.	.	1	1
Huntington School of Beauty Culture	1	.	.	.	.
International Beauty School	15	13	3	3	6
Meredith Manor International Equestrian Centre	43	40	33	44	39
Morgantown Beauty College	4	4	2	5	6
Mountain State School of Massage	3	6	2	1	2
Salem International University	80	82	51	40	44
Scott College of Cosmetology	1	1	2	5	1
Valley College**	6	8	2	4	12
West Virginia Business College	4	1	.	1	1
West Virginia Junior College**	57	32	37	38	29
Total	7,494	7,470	5,981	6,084	6,115

Source: United States Department of Education

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

** Includes all institution campuses

Direct PLUS Loan Program Dollars by Institution and Sector 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year Public Institutions	\$69,899,227	\$74,331,283	\$67,681,480	\$73,854,401	\$77,593,998
Bluefield State College	\$92,640	\$79,539	\$97,870	\$83,328	\$37,136
Concord University	\$714,937	\$878,904	\$451,925	\$584,114	\$599,935
Fairmont State University	\$769,021	\$852,177	\$550,776	\$646,710	\$463,873
Glenville State College	\$424,282	\$417,623	\$474,701	\$427,974	\$477,661
Marshall University	\$3,532,150	\$3,919,922	\$3,451,656	\$3,880,724	\$4,971,221
Shepherd University	\$2,941,324	\$4,929,209	\$4,353,839	\$4,779,004	\$5,189,736
West Liberty University	\$2,216,769	\$2,951,729	\$2,174,696	\$2,038,017	\$2,113,517
West Virginia State University	\$540,272	\$500,399	\$327,454	\$500,108	\$933,763
West Virginia University*	\$58,667,832	\$59,801,781	\$55,798,563	\$60,914,422	\$62,807,156
WV Two-Year Public Institutions	\$511,316	\$399,725	\$310,773	\$368,155	\$271,058
Blue Ridge Community and Technical College	\$27,788	\$21,470	\$12,465	\$3,365	\$15,722
BridgeValley Community and Technical College	.	.	.	\$74,750	\$34,984
Bridgemont Community and Technical College	\$79,884	\$60,952	\$28,666	.	.
Kanawha Valley Community and Technical College	\$54,552	\$15,186	.	.	.
Mountwest Community and Technical College	\$46,737	\$50,831	\$36,898	\$41,586	\$17,661
New River Community and Technical College	.	.	\$2,000	.	.
Pierpont Community and Technical College	\$282,693	\$224,021	\$209,016	\$215,278	\$161,898
WV Northern Community College	\$10,486	\$14,431	\$11,056	\$19,627	\$24,790
WVU at Parkersburg	\$9,176	\$12,834	\$10,672	\$13,549	\$16,003
WV Four-Year Independent, Non-Profit Institutions	\$9,123,132	\$9,749,738	\$6,101,494	\$6,955,671	\$6,905,989
Alderson Broaddus University	\$591,925	\$544,547	\$580,279	\$983,082	\$1,124,289
Appalachian Bible College	\$33,294	\$25,880	\$61,184	\$70,360	\$27,800
Bethany College	\$2,152,494	\$1,943,701	\$1,632,080	\$1,365,455	\$1,059,726
Davis and Elkins College	\$675,794	\$845,632	\$776,543	\$949,236	\$944,739
Mountain State University	\$2,004,190	\$2,203,489	.	.	.
Ohio Valley University	\$336,567	\$392,766	\$196,821	\$291,460	\$269,584
University of Charleston	\$1,054,384	\$1,228,257	\$904,218	\$1,152,313	\$1,058,670
West Virginia Wesleyan College	\$1,380,019	\$1,789,143	\$1,286,431	\$1,343,232	\$1,495,973
Wheeling Jesuit University	\$894,465	\$776,323	\$663,938	\$800,533	\$925,208
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$12,940	\$8,332	.	.	\$24,000
North Central Opportunities Industrialization Center	.	.	.	.	\$24,000
West Virginia University Hospitals	\$12,940	\$8,332	.	.	.
WV For-Profit Institutions	\$2,388,831	\$2,205,908	\$1,364,938	\$1,487,443	\$1,419,016
American Public University System	\$82,498	\$69,041	\$42,428	\$44,191	\$20,883
Charleston School of Beauty Culture	.	\$2,000	.	\$9,000	.
Clarksburg Beauty Academy and School of Massage Therapy	\$27,000	\$63,026	\$58,898	\$4,000	.
Everest Institute	\$593,651	\$235,734	\$82,973	\$28,059	.
Huntington Junior College of Business	\$2,767	.	.	\$3,668	\$2,946
Huntington School of Beauty Culture	\$11,470	.	.	.	.
International Beauty School	\$49,780	\$50,742	\$12,791	\$12,000	\$19,600
Meredith Manor International Equestrian Centre	\$653,369	\$784,597	\$522,239	\$688,237	\$637,794
Morgantown Beauty College	\$14,565	\$17,609	\$8,362	\$18,506	\$35,212

	2010-11	2011-12	2012-13	2013-14	2014-15
Mountain State School of Massage	\$15,949	\$42,477	\$15,318	\$8,500	\$17,000
Salem International University	\$566,013	\$722,902	\$427,865	\$382,792	\$449,678
Scott College of Cosmetology	\$3,000	\$3,500	\$4,250	\$21,750	\$4,100
Valley College**	\$36,439	\$43,616	\$11,525	\$30,321	\$74,433
West Virginia Business College	\$9,550	\$1,333	.	\$4,000	\$4,000
West Virginia Junior College**	\$322,780	\$169,331	\$178,289	\$232,419	\$153,370
Total	\$81,935,446	\$86,694,986	\$75,458,685	\$82,665,670	\$86,214,061

Source: United States Department of Education

* Data include 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:

- Approximately 82.7 percent of all West Virginia Direct Graduate PLUS Loans were borrowed by graduate students attending public four-year institutions in 2014-15.
- From 2010-11 to 2014-15, the total number of Direct Graduate PLUS Loan recipients increased from 1,461 to 2,046.
- Over the same time period, the amount West Virginia graduate students borrowed in Direct Graduate PLUS Loans increased from \$23.6 million to \$33.6 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 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year (or Higher) Public Institutions	1,053	1,435	1,454	1,553	1,692
Concord University	.	.	.	.	2
Fairmont State University	1	.	.	.	1
Marshall University	309	354	372	375	460
West Liberty University	.	.	6	30	29
West Virginia School of Osteopathic Medicine	214	540	491	492	541
West Virginia University*	529	541	585	656	659
WV Four-Year Independent, Non-Profit Institutions	399	361	394	341	314
Alderson Broaddus University	52	39	53	68	70
Mountain State University	119	97	30	.	.
University of Charleston	161	154	237	207	170
West Virginia Wesleyan College	.	.	2	2	3
Wheeling Jesuit University	67	71	72	64	71
WV For-Profit Institutions	9	16	18	24	40
American Public University System	9	15	17	23	40
Salem International University	.	1	1	1	.
Total	1,461	1,812	1,866	1,918	2,046

Source: United States Department of Education

* Data include WVU Institute of Technology

Direct Graduate PLUS Loan Distribution by Institution and Sector 2010-11 to 2014-15

	2010-11	2011-12	2012-13	2013-14	2014-15
WV Four-Year (or Higher) Public Institutions	\$17,286,901	\$31,544,424	\$26,797,414	\$29,886,778	\$26,676,042
Concord University	.	.	.	.	\$14,149
Fairmont State University	\$5,817	.	.	.	\$5,900
Marshall University	\$4,438,145	\$4,684,913	\$5,062,274	\$5,767,702	\$7,792,364
West Liberty University	.	.	\$209,611	\$1,077,271	\$436,601
West Virginia School of Osteopathic Medicine	\$6,269,602	\$19,668,153	\$13,129,577	\$13,216,080	\$7,343,974
West Virginia University*	\$6,573,337	\$7,191,358	\$8,395,952	\$9,825,725	\$11,083,054
WV Four-Year Independent, Non-Profit Institutions	\$6,235,548	\$6,639,504	\$7,551,055	\$8,008,145	\$6,543,193
Alderson Broaddus University	\$1,168,296	\$1,106,468	\$1,648,265	\$1,775,723	\$1,479,227
Mountain State University	\$1,552,263	\$985,517	\$71,544	.	.
University of Charleston	\$2,440,786	\$3,119,103	\$4,329,797	\$4,707,344	\$3,451,141
West Virginia Wesleyan College	.	.	\$21,419	\$10,974	\$35,265
Wheeling Jesuit University	\$1,074,203	\$1,428,416	\$1,480,030	\$1,514,104	\$1,577,560
WV For-Profit Institutions	\$70,772	\$153,030	\$182,338	\$244,704	\$350,893
American Public University System	\$70,772	\$149,286	\$179,588	\$235,877	\$350,893
Salem International University	.	\$3,744	\$2,750	\$8,827	.
Total	\$23,593,221	\$38,336,958	\$34,530,807	\$38,139,627	\$33,570,128

Source: United States Department of Education

*Data include WVU Institute of Technology

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

HIGHLIGHTS:

- The proportion of undergraduates at four-year public institutions who received a student loan in 2014-15 was 51.5 percent with an average student loan amount of \$7,744.
- The highest average loan amount at four-year public institutions was \$8,834 at West Virginia University and the highest proportion of students receiving a federal loan was 59.8 percent at Fairmont State University.
- In West Virginia two-year public institutions, 24.6 percent of students received a student loan. The average loan in this sector was \$4,454.
- At two-year public institutions, the highest loan amount was \$5,586 at Pierpont Community and Technical College, which also had the highest proportion of students receiving a federal loan (40.1%).

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, 2014-15

	Headcount	Students with Loan	Percent with Loan	Average Loan Amount
WV Four-Year Public Institutions	60,852	31,321	51.5%	\$7,744
Bluefield State College	1,837	1,016	55.3%	\$6,580
Concord University	2,606	1,347	51.7%	\$6,359

	Headcount	Students with Loan	Percent with Loan	Average Loan Amount
Fairmont State University	4,236	2,535	59.8%	\$6,827
Glenville State College	2,290	786	34.3%	\$6,613
Marshall University	10,804	5,808	53.8%	\$7,203
Potomac State College of WVU	1,878	940	50.1%	\$5,780
Shepherd University	4,490	2,268	50.5%	\$7,692
West Liberty University	2,728	1,619	59.3%	\$7,938
West Virginia State University	3,482	1,646	47.3%	\$6,565
West Virginia University	24,949	12,696	50.9%	\$8,834
West Virginia University Institute of Technology	1,552	660	42.5%	\$6,437
WV Two-Year Public Institutions	28,750	7,086	24.6%	\$4,454
Blue Ridge Community and Technical College	6,477	1,420	21.9%	\$4,963
BridgeValley Community and Technical College	3,246	875	27.0%	\$3,996
Eastern WV Community and Technical College	1,146	221	19.3%	\$4,717
Mountwest Community and Technical College	3,073	799	26.0%	\$3,691
New River Community and Technical College	2,896	597	20.6%	\$3,435
Pierpont Community and Technical College	2,883	1,156	40.1%	\$5,586
Southern WV Community and Technical College	2,286	139	6.1%	\$3,204
WV Northern Community College	2,832	586	20.7%	\$4,216
WVU at Parkersburg	3,911	1,293	33.1%	\$4,329
Total	89,602	38,407	42.9%	\$7,136

Source: HEPC/CTCS Data

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 2014-15, 49.7 percent of in-state students took out loans with an average amount of \$6,719 while 55.0 percent of out-of-state students had loans with an average value of \$9,566.
- In West Virginia two-year public institutions, the 24.6 percent of in-state students who borrowed received an average of \$4,397 in loans while 24.2 percent of out-of-state students took out loans with an average value of \$5,109.

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, 2014-15

		Headcount	Student with Loan	Percent with Loan	Average Loan Amount
WV Four-Year Public Institutions	In-state	40,364	20,051	49.7%	\$6,719
	Out-of-state	20,488	11,270	55.0%	\$9,566
Total		60,852	31,321	51.5%	\$7,744
WV Two-Year Public Institutions	In-state	26,491	6,519	24.6%	\$4,397
	Out-of-state	2,345	567	24.2%	\$5,109
Total		28,836	7,086	24.6%	\$4,454

Source: HEPC/CTCS Data

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

- HIGHLIGHTS:
- In 2014-15, the proportion of undergraduate West Virginia FAFSA filers with loans at four-year public institutions with family adjusted gross incomes of less than \$30,000 was 70.7 percent. Approximately 66.9 percent of those with family incomes of \$30,000 to \$59,999 took out loans while that figure was 67.2 percent for those with income of \$60,000 to \$89,999 and 54.8 percent for those with an income of \$90,000 or more.
 - At two-year public institutions, 38.2 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, 36.4 percent took out a loan while 45.5 percent of those with an income of \$60,000 to \$89,999 took out loans. About 41.3 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 (\$6,532) while students with an adjusted gross income less than \$30,000 had the highest at \$7,110. Students with adjusted gross incomes of \$60,000-\$89,999 had an average loan of \$6,613 and students reporting \$90,000 and above had an average loan of \$6,880.
 - At West Virginia two-year public institutions, students with an adjusted gross income of less than \$30,000 had an average loan of \$4,216. Students with an adjusted gross income of \$30,000- \$59,999 had an average loan of \$4,390; \$60,000- \$89,999 had an average loan of \$4,688; and \$90,000 or above had the lowest average loan, \$4,885.

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, 2014-15

	Adjusted Gross Income	Headcount	Students with Loan	Percent with Loan	Average Loan Amount
WV Four-Year Public Institutions	Less than \$30,000	11,376	8,042	70.7%	\$7,110
	\$30,000 - \$59,999	6,244	4,177	66.9%	\$6,532
	\$60,000 - \$89,999	5,430	3,649	67.2%	\$6,613
	\$90,000 and above	9,162	5,017	54.8%	\$6,880
Total		32,212	20,885	64.8%	\$6,852
WV Two-Year Public Institutions	Less than \$30,000	9,379	3,582	38.2%	\$4,216
	\$30,000 - \$59,999	3,369	1,227	36.4%	\$4,390
	\$60,000 - \$89,999	1,990	905	45.5%	\$4,688
	\$90,000 and above	1,820	752	41.3%	\$4,885
Total		16,558	6,466	39.1%	\$4,393

Source: HEPC/CTCS Data

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

HIGHLIGHTS:

- In general, independent students are much more likely to take out loans and have significantly higher average loan amounts.
- At four-year public institutions, 60.9 percent of West Virginia students who filed a FAFSA as a dependent student took out loans while 75.1 percent of independent students did so.
- The average loan amount of dependent students at four-year institutions was \$6,259 which was lower than the \$8,096 independent students borrowed.
- At two-year public institutions, 32.0 percent of students who filed a FAFSA as a dependent student took out loans and 44.3 percent of independent students borrowed.
- The average loan amount of dependent students at two-year institutions was \$4,033 which was lower than the \$4,587 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, 2014-15

		Headcount	Student with Loan	Percent with Loan	Average Loan Amount
WV Four-Year Public Institutions	Dependent	23,225	14,136	60.9%	\$6,259
	Independent	8,987	6,749	75.1%	\$8,096
Total		32,212	20,885	64.8%	\$6,852
WV Two-Year Public Institutions	Dependent	7,079	2,263	32.0%	\$4,033
	Independent	9,479	4,203	44.3%	\$4,587
Total		16,558	6,466	39.1%	\$4,393

Source: HEPC/CTCS Data

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

HIGHLIGHTS:

- In the 2009 cohort, 57.6 percent of students who graduated with a bachelor's degree within four years took out loans. This represents a 3.5 percentage point increase from the 2005 cohort.
- The average loan amount for students in the 2005 cohort who graduated in four years was \$19,513, which increased to \$23,764 for the 2009 cohort. Among students still pursuing a degree after four years, the average loan amount increased from \$25,806 to \$28,238 from 2005 to 2009. Students in the 2009 cohort who did not graduate and were not still enrolled borrowed an average of \$375 more than their peers in the 2005 cohort.

- The average loan amount for students who graduated after six years increased from \$23,410 for the 2005 cohort to \$26,881 in 2009. Students still pursuing a degree after six years saw a slight increase of \$157 over the time period while students who did not graduate and were no longer pursuing a degree saw an increase of \$1,059 from \$10,817 for the 2005 cohort to \$11,876 for the 2009 cohort.
- For both cohorts, students who have graduated were less likely to have taken out loans than those who had not graduated. Furthermore, 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 2005 and 2009 Cohorts

		After Four Years			After Six Years		
		Head Count	Percent With Loans	Average Loan Amount	Head Count	Percent With Loans	Average Loan Amount
2005	Graduated	2,390	54.1%	\$19,513	4,712	61.9%	\$23,410
	No Degree, Enrolled	3,890	74.0%	\$25,806	1,011	80.4%	\$27,836
	No Degree, Not Enrolled Past Year	3,342	63.6%	\$9,042	3,899	65.8%	\$10,817
2009	Graduated	2,631	57.6%	\$23,764	4,960	64.8%	\$26,881
	No Degree, Enrolled	3,971	75.9%	\$28,238	957	80.1%	\$27,993
	No Degree, Not Enrolled Past Year	3,918	69.4%	\$9,417	4,603	71.0%	\$11,876

Source: HEPC/CTCS Data

Indebtedness of Certificate- or Degree- Seeking, First-Time Freshmen at Two-Year Institutions by Student Outcome after Two and Four Years

HIGHLIGHTS:

- In the 2009 cohort, of the students earning a credential in two years, 49 percent had taken out loans, an increase over the 2005 cohort’s 47 percent.
- The average loan amount for those who earned a credential in two years was \$13,682 for the 2005 cohort and \$14,069 for the 2009 cohort. Students who were still pursuing a credential after two years experienced a decrease in average loan amount from \$17,034 to \$15,173 over the time period, while students who did not graduate and were no longer enrolled saw a decrease from \$7,092 to \$5,624.
- Over four years, students who graduated had an average student loan of \$20,105 in the 2005 cohort and \$18,815 for the 2009 cohort. Those still pursuing a credential had an average student loan of \$25,925 in the 2005 cohort; this figure decreased to \$18,527 in the 2009 cohort. Average debt for students who did not graduate and were no longer enrolled increased from \$7,917 in the 2005 cohort to \$8,785 for the 2009 cohort.

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 four years who have graduated with any credential, the number who have not graduated but were still enrolled in the second/fourth year, and the number who have not graduated and were not still enrolled in the second/forth 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 2005 and 2009 Cohorts

		After Two Years			After Four Years		
		Head Count	Percent With Loans	Average Loan Amount	Head Count	Percent With Loans	Average Loan Amount
2005	Graduated	166	47.0%	\$13,682	935	60.1%	\$20,105
	No Degree, Enrolled	2,171	61.4%	\$17,034	384	76.0%	\$25,925
	No Degree, Not Enrolled Past Year	1,392	42.2%	\$7,092	2,410	47.5%	\$7,917
2009	Graduated	202	49.0%	\$14,069	1,032	60.4%	\$18,815
	No Degree, Enrolled	2,560	61.2%	\$15,173	316	59.8%	\$18,527
	No Degree, Not Enrolled Past Year	1,833	42.2%	\$5,624	3,247	50.1%	\$8,785

Source: HEPC/CTCS Data

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

HIGHLIGHTS:

- The three-year default rate for the 2012 cohort, for all institutions in the state, was 18.0 percent.
- The number of students in default increased by 2,472 and the three-year default rate increased by one percentage point between 2011 and 2012. Most of this increase is a result of a significant increase in the number of students in default from American Public University.
- Three-year default rates at West Virginia public two- and four-year institutions decreased 3.5 and 2.1 percentage points respectively between the 2011 and 2012 cohorts. The for-profit sector experienced a 6.5 percentage point increase in student loan default between 2011 and 2012.
- Public two-year (27.5%) and private, for profit (22.1%) institutions had the highest sector default rates.
- Public (11.5%) and independent, non-profit (8.2%) 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. 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. Note that the federal government can adjust past default rates based on institutional appeals.

Student Loan Three-Year Cohort Default Rates by Institution and Sector, 2011 and 2012 Cohorts

	2011 Cohort			2012 Cohort		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
WV Four-Year (or Higher) Public Institutions	15,525	2,105	13.6%	16,936	1,950	11.5%
Bluefield State College	663	178	26.8%	724	172	23.8%
Concord University	662	115	17.4%	731	129	17.6%
Fairmont State University	1,658	283	17.1%	1,605	229	14.3%
Glenville State College	432	94	21.8%	446	103	23.1%
Marshall University	2,828	380	13.4%	3,290	387	11.8%
Shepherd University	948	109	11.5%	1,014	78	7.7%
West Liberty University	688	125	18.2%	803	84	10.5%

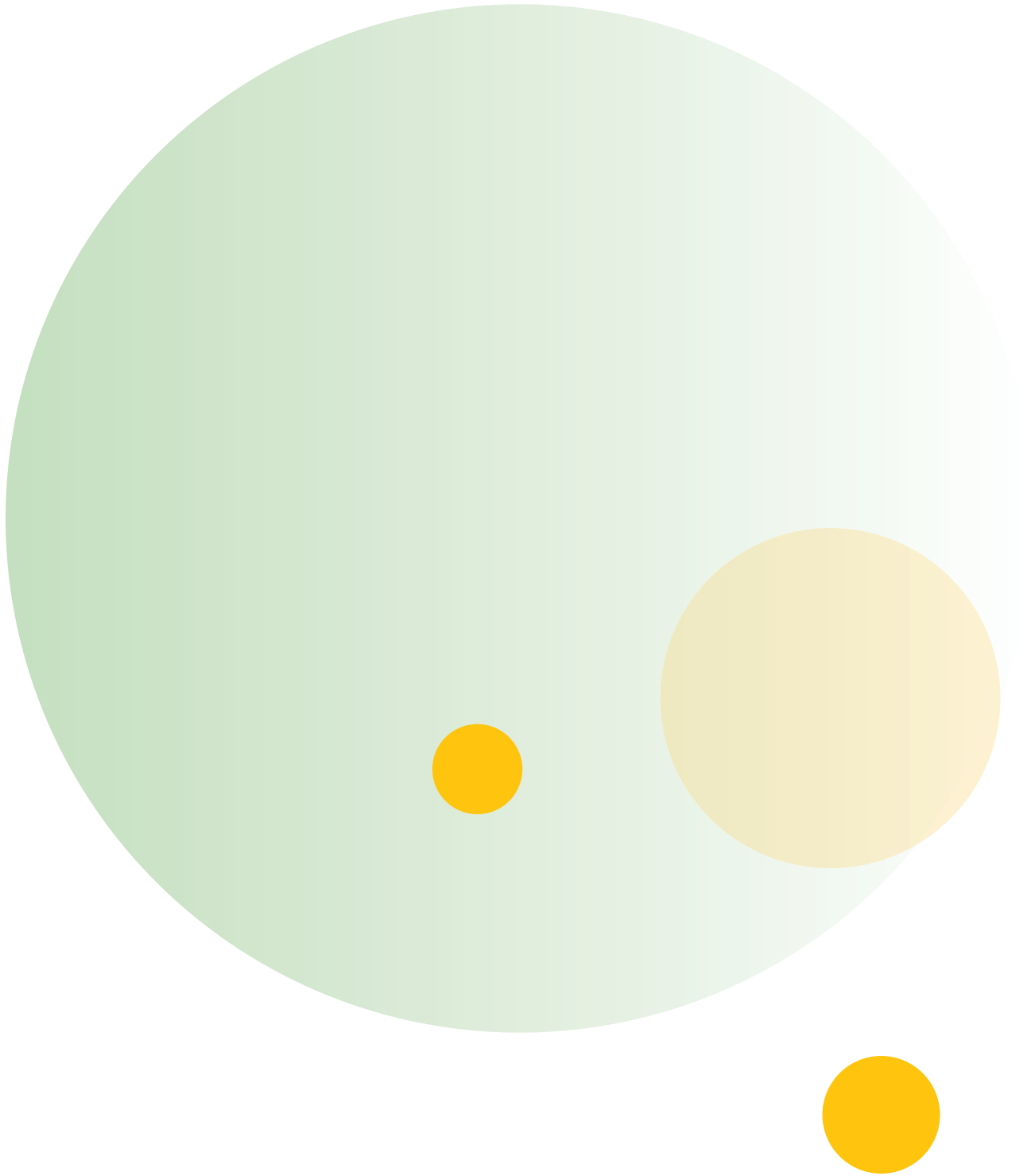
	2011 Cohort			2012 Cohort		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
West Virginia School of Osteopathic Medicine	219	1	0.5%	203	2	1.0%
West Virginia State University	922	131	14.2%	905	151	16.7%
West Virginia University*	6,505	689	10.6%	7,215	615	8.5%
WV Two-Year Public Institutions	5,415	1,677	31.0%	6,754	1,854	27.5%
Blue Ridge Community and Technical College	466	130	27.9%	620	187	30.2%
Bridge Valley Community and Technical College	831	205	24.7%	983	201	20.4%
Eastern WV Community and Technical College	38	8	21.1%	49	20	40.8%
Mountwest Community and Technical College	700	157	22.4%	990	254	25.7%
New River Community and Technical College	808	319	39.5%	780	229	29.4%
Pierpont Community and Technical College	916	337	36.8%	1,160	335	28.9%
Southern WV Community and Technical College	99	24	24.2%	114	24	21.1%
WV Northern Community College	657	222	33.8%	918	265	28.9%
WVU at Parkersburg	900	275	30.6%	1,140	339	29.7%
WV Public Career and Technical Centers	94	17	18.1%	78	14	17.9%
John D. Rockefeller IV Career Center	48	8	16.7%	49	10	20.4%
Wood County Technical Center	46	9	19.6%	29	4	13.8%
WV Four-Year Independent, Non-Profit Institutions	2,198	231	10.5%	2,266	185	8.2%
Alderson Broaddus University	241	24	10.0%	245	18	7.3%
Appalachian Bible College	44	1	2.3%	52	3	5.8%
Bethany College	279	50	17.9%	326	56	17.2%
Davis and Elkins College	243	36	14.8%	207	18	8.7%
Ohio Valley University	162	14	8.6%	217	23	10.6%
University of Charleston	444	37	8.3%	422	28	6.6%
West Virginia Wesleyan College	323	37	11.5%	348	25	7.2%
Wheeling Jesuit University	462	32	6.9%	449	14	3.1%
WV Non-Profit Institutions (Professional/ Less Than Four-Year)	176	55	31.3%	121	19	15.7%
Human Resource Development and Employment-Stanley Technical Institute	48	23	47.9%	.	.	.
North Central (WV) Opportunities Industrialization Center	90	31	34.4%	84	18	21.4%
West Virginia University Hospitals	38	1	2.6%	37	1	2.7%
WV For-Profit Institutions	7,633	1,193	15.6%	16,902	3,728	22.1%
American Public University System	4,805	628	13.1%	14,184	3,315	23.4%
Charleston School of Beauty Culture	39	11	28.2%	58	9	15.5%
Clarksburg Beauty Academy and School of Massage Therapy	86	15	17.4%	62	12	19.4%
Huntington Junior College of Business	674	155	23.0%	648	119	18.4%
International Beauty School	113	29	25.7%	126	20	15.9%
Meredith Manor International Equestrian Centre	65	16	24.6%	62	5	8.1%
Morgantown Beauty College	50	5	10.0%	64	7	10.9%

	2011 Cohort			2012 Cohort		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
Mountain State College	78	16	20.5%	92	13	14.1%
Mountain State School of Massage	31	8	25.8%	71	17	23.9%
Salem International University	715	198	27.7%	578	121	20.9%
Scott College of Cosmetology	37	14	37.8%	31	4	12.9%
Valley College**	149	25	16.8%	122	20	16.4%
West Virginia Business College	130	25	19.2%	130	26	20.0%
West Virginia Junior College**	661	48	7.3%	674	40	5.9%
Total	31,041	5,278	17.0%	43,057	7,750	18.0%

Source: United States Department of Education

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

** Includes all institution campuses



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FEDERAL AID AND STUDENT LOAN SUPPLEMENT

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