

WEST VIRGINIA

FINANCIAL AID

2018 COMPREHENSIVE REPORT



FEDERAL AID & STUDENT LOAN SUPPLEMENT

WEST VIRGINIA HIGHER EDUCATION POLICY COMMISSION • WEST VIRGINIA COMMUNITY AND TECHNICAL COLLEGE SYSTEM



A BOLD GOAL:

Double the degrees.

The **Higher Education Policy Commission** and **Community and Technical College System** are working together to double the number of associate's and bachelor's degrees earned annually in the state by 2025.

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.

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 the average loan amount.

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.

In addition, 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 16.1 percent to 18.2 percent between the 2013 and 2014 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 many institutions in the four-year public sector 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.



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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 2012-13 to 2016-17 federal aid decreased 12.0 percent from about \$175 billion in 2012-13 to \$154 billion in 2016-17.

TOTAL FEDERAL STUDENT AID IN CONSTANT (2016) DOLLARS (IN MILLIONS), 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017*	5-Year % Change
Grants	\$46,701	\$45,550	\$44,154	\$42,269	\$40,201	-13.9%
Pell Grants	\$33,676	\$32,427	\$30,935	\$28,797	\$26,562	-21.1%
FSEOG	\$770	\$755	\$741	\$739	\$739	-4.0%
Veterans and Military	\$12,255	\$12,368	\$12,479	\$12,733	\$12,900	5.3%
Loans	\$107,906	\$104,389	\$98,601	\$96,314	\$94,862	-12.1%
Perkins Loans	\$1,061	\$1,207	\$1,172	\$1,054	\$1,054	-0.7%
Subsidized Stafford	\$29,201	\$27,241	\$24,911	\$23,145	\$21,715	-25.6%
Unsubsidized Stafford	\$59,341	\$56,995	\$53,261	\$51,141	\$49,852	-16.0%
Parent PLUS	\$10,316	\$10,594	\$10,824	\$12,061	\$12,610	22.2%
Grad PLUS	\$7,987	\$8,353	\$8,433	\$8,913	\$9,630	20.6%
Federal Work-Study	\$1,014	\$1,010	\$991	\$990	\$990	-2.4%
Education Tax Benefits	\$19,350	\$19,010	\$18,150	\$17,860	\$17,860	-7.7%
Total Federal Aid	\$174,971	\$169,959	\$161,897	\$157,432	\$153,912	-12.0%

* Estimated

Source: College Board (2017). Trends in Student Aid.

Federal financial aid programs consist of grants, loans, work-study, and tax credits. While federal grant aid declined by about \$6.5 billion over the five-year period, grant aid for veterans and members of the military increased by \$645 million. During the same period, federal loans decreased by more than \$13 billion. The education tax benefits also declined by over \$1.5 billion, while the Federal Work-Study program declined by \$24 million. Equally as important as total dollars, the following table provides data on the number of recipients of select federal programs from 2012-13 to 2016-17 along with aid per student. The Perkins Loan program experienced significant decreases in the number of recipients between 2012-13 and 2016-17, while the amount of aid per recipient increased by 17.3 percent. Meanwhile, both the number of recipients of Veteran's Post 9/11 GI Education Benefits and the amount of aid per recipient increased by more than five percent over the five-year period

FEDERAL PROGRAM RECIPIENTS (IN THOUSANDS) AND AID PER RECIPIENT IN CONSTANT (2016) DOLLARS, 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017*	5-Year % Change
Pell Grants						
Recipients (000)	8,959	8,663	8,316	7,660	7,103	-20.7%
Aid Per Recipient (Constant)	\$3,759	\$3,743	\$3,720	\$3,759	\$3,740	-0.5%
Federal SEOG						
Recipients (000)	1,633	1,547	1,619	1,530	1,511	-7.5%
Aid Per Recipient (Constant)	\$472	\$488	\$457	\$483	\$489	3.6%
Federal Work-Study						
Recipients (000)	694	672	651	635	619	-10.8%
Aid Per Recipient (Constant)	\$1,461	\$1,504	\$1,522	\$1,558	\$1,599	9.4%
Federal Perkins Loans						
Recipients (000)	502	539	528	422	425	-15.3%
Aid Per Recipient (Constant)	\$2,115	\$2,237	\$2,220	\$2,500	\$2,481	17.3%
Federal Education Tax Benefits						
Recipients (000)	13,905	13,909	13,491	13,220	13,220	-4.9%
Aid Per Recipient (Constant)	\$1,392	\$1,367	\$1,345	\$1,351	\$1,351	-2.9%
Veteran's Post-9/11 GI Education Benefits						
Recipients (000)	754	790	791	790	793	5.2%
Aid Per Recipient (Constant)	\$14,184	\$14,017	\$14,354	\$14,783	\$14,984	5.6%

Source: College Board (2017). Trends in Student Aid.

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. Beginning in 2017-2018, the FAFSA became available three months earlier on October 1, 2016 and it changed the tax year to the prior-prior year. This has allowed students to not have to estimate their income when they complete the FAFSA and students are now 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 FAFSA app where the FAFSA can now be completed on a mobile device. This became available in the summer of 2018.

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 \$6,095 for 2018-2019. The Pell Grant program is funded through both discretionary and mandatory funding. Funding for the Federal Supplemental Educational Opportunities Grant (FSEOG) has received an increase in funding for FY2018, which provides \$840 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 post-secondary 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 and that has raised concerns that borrowers are borrowing more than what they can afford to pay back.

The Perkins Loan ended on October 1, 2015, but then was reinstated in December 2015 with language that would terminate the Perkins Loan program on 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 and there are many proposals and discussions on changes to federal financial aid, which include 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 2012-13 and 2016-17. Both subsidized and unsubsidized Stafford loans decreased both in dollar amount and as a share of total loans during this period. PLUS loans for parents of undergraduate students increased by \$2.2 billion, while Graduate PLUS loans volume increased by \$1.6 billion.

Non-federal loans carry no subsidy and usually have less favorable terms than federal ones. Borrowing under these programs increased from \$9.6 billion to \$11.6 billion, which represents an increase from 8.2 percent to 10.9 percent share of volume. This was likely 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. As a result students at those institutions may have to rely on private student loans.

LOANS IN CONSTANT (2016) DOLLARS (IN MILLIONS) AND SHARE OF TOTAL

	2012-2013	Percent of Total	2016-2017	Percent of Total
Subsidized Stafford Loans	\$29,201	24.8%	\$21,715	20.4%
Unsubsidized Stafford Loans	\$59,341	50.5%	\$49,852	46.8%
Parent PLUS Loans	\$10,316	8.8%	\$12,610	11.8%
Grad PLUS Loans	\$7,987	6.8%	\$9,630	9.0%
Perkins Loans	\$1,061	0.9%	\$1,054	1.0%
Non-federal Loans	\$9,611	8.2%	\$11,600	10.9%
Total	\$117,517	100.0%	\$106,461	100.0%

Source: College Board (2017). Trends in Student Aid.

Other Forms of Financial Aid

In other forms of federal aid, work-study awards decreased 2.4 percent, from \$1.0 billion to \$990 million from 2012-13 to 2016-17, and education tax benefits such as the HOPE Tax Credit, the Lifelong Learning Credit, and tax deductions for educational expenses decreased 7.7 percent from \$19.4 billion in 2012-13 to \$17.9 billion in 2016-17 (in 2016 constant dollars). A major increase in tax subsidies occurred in 2009 because 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.

The poorest families, those earning \$25,000 or less, and those in the highest income bracket of \$100,000 to \$180,000, each received 24 percent of the total tax credit in 2014, while those earning between \$25,000 and \$49,999 received 23 percent. Families in the middle-income brackets, \$50,000 to \$74,999 and \$75,000 to \$99,999 received 16 and 13 percent of the total tax credit respectively.

DISTRIBUTION OF EDUCATION TAX CREDITS BY ADJUSTED GROSS INCOME

	Percent of Total	2016-17	Percent of Total
Less than \$25,000	15%	19%	24%
\$25,000 to \$49,999	37%	24%	23%
\$50,000 to 74,999	28%	18%	16%
\$75,000 to \$99,999	19%	17%	13%
\$100,000 to \$180,000	0%	22%	24%

Source: College Board (2017). 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 \$172.0 billion in 2010 to \$247.6 billion in 2014 (in constant 2014 dollars).

Federal Aid by Institution Sector

The table below compares the amount of federal financial aid funds that went to different types of institutions in 2015-16 with the share of students in the nation that each sector enrolled. Public two-year institutions enrolled 27 percent of students and received 34 percent of Pell Grant funds and 24 percent of FSEOG but only 1 percent of Perkins loans, 14 percent of subsidized Stafford loans, 6 percent of unsubsidized Stafford loans, and 1 percent of Parent PLUS loans. These institutions tend to enroll lower income, part-time, students, as evidenced by their larger share of Pell Grants, but due to these institutions having lower tuition and fees, and low-income students often being loan averse, two-year students typically have low proportions of loan funds.

Public four-year institutions enrolled 42 percent of students and received 33 percent of Pell Grants and 30 percent of FSEOG; they also account for between 26 to 50 percent of the various types of loans. Private not-for-profit institutions enrolled 22 percent of students and received 33 percent of FSEOG and 41 percent of Federal Work-Study funds but received only 16 percent of Pell Grant funds. 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.

The for-profit sector enrolled 9 percent of students and accounted for 16 percent of Pell Grants, 12 percent of FSEOG, 5 percent of Federal Work-Study, 17 percent of subsidized Stafford loans, 17 percent of unsubsidized Stafford loans and 8 percent of Parent 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 2015–2016

	Public Two-Year	Public Four-Year	Private Not-for-Profit	For-Profit
Fall 2015 Enrollment Distribution	27%	42%	22%	9%
Pell Grants	34%	33%	16%	16%
FSEOG	24%	30%	33%	12%
Federal Work-Study	18%	36%	41%	5%
Perkins Loans	1%	46%	50%	3%
Subsidized Stafford Loans	14%	43%	26%	17%
Unsubsidized Stafford Loans	6%	40%	37%	17%
Parent PLUS Loans	1%	49%	42%	8%
Grad PLUS Loans	0%	26%	67%	7%

Source: College Board (2017). Trends in Student Aid.



About the **FEDERAL AID & STUDENT LOAN SUPPLEMENT**

This report is compiled through three main sources. The first is the College Board's Trends in Student Aid 2017. 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.

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 2012-13 to 2016-17, the number of Pell grant recipients in West Virginia decreased from 71,388 recipients to 52,570 recipients.
- ▶ From 2012-13 to 2016-17, the amount students attending West Virginia institutions received in federal Pell grant funds decreased from \$237.1 million to \$193.6 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 2012-13 to 2016-17.

PELL GRANT RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year Public Institutions	22,164	21,198	20,423	19,010	18,809
Bluefield State College	1,326	1,122	996	941	857
Concord University	1,359	1,345	1,217	1,106	1,078
Fairmont State University	2,215	2,028	1,886	1,745	1,687
Glenville State College	846	742	712	693	862
Marshall University	4,445	4,334	4,300	4,029	3,955
Potomac State College of WVU	*	*	*	*	*
Shepherd University	1,483	1,428	1,374	1,273	1,206
West Liberty University	1,145	1,098	1,032	858	839
West Virginia State University	1,347	1,353	1,420	1,185	1,141
West Virginia University	7,998	7,748	7,486	7,180	7,184
WVU Institute of Technology	*	*	*	*	*
WV Two-Year Public Institutions	14,072	12,741	11,237	9,847	9,015
Blue Ridge Community and Technical College	1,518	1,557	1,480	1,307	1,196
BridgeValley Community and Technical College	1,484	1,451	1,228	1,110	1,062
Eastern WV Community and Technical College	524	503	490	393	276
Mountwest Community and Technical College	1,456	1,311	1,225	1,146	1,007
New River Community and Technical College	1,945	1,819	1,534	1,173	975
Pierpont Community and Technical College	1,911	1,561	1,200	912	875
Southern WV Community and Technical College	1,234	1,146	1,131	1,163	1,192
WV Northern Community College	1,716	1,403	1,249	1,081	1,014
WVU at Parkersburg	2,284	1,990	1,700	1,562	1,418

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PELL GRANT RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Public Career and Technical Centers	1,099	1,112	1,137	1,102	1,102
Academy of Careers and Technology	86	106	131	125	119
Benjamin Franklin Career and Technical Center	72	83	68	56	52
Cabell County Career Technology Center	92	79	91	89	78
Carver Career and Technical Education Center	140	141	146	163	152
Fayette Institute of Technology	45	42	41	39	56
Fred W. Eberle Technical Center	79	76	82	77	86
Garnet Career Center	122	139	140	125	137
James Rumsey Technical Institute	78	94	86	83	60
John D. Rockefeller IV Career Center	12	9	18	18	17
Mercer County Technical Education Center	73	65	63	61	68
Mineral County Vocational Technical Center	34	30	23	25	19
Mingo Extended Learning Center	.	.	19	22	29
Monongalia County Technical Education Center	58	54	55	46	44
Putnam Career and Technical Center	75	77	61	60	43
Ralph R. Willis Career and Technical Center	7	9	9	15	26
Randolph Technical Center	.	4	19	21	33
Roane Jackson Technical Center	54	42	29	22	22
South Branch Career and Technical Center	32	4	.	.	.
United Technical Center	10	17	19	20	26
Wood County Technical Center	30	41	37	35	35
WV Four-Year Independent, Non-Profit Institutions	3,380	3,021	3,047	2,856	2,818
Alderson Broaddus University	420	530	514	489	469
Appalachian Bible College	136	122	121	110	98
Bethany College	380	338	356	348	291
Davis and Elkins College	411	394	381	348	15
Mountain State University	436	.	.	.	350
Ohio Valley University	212	190	170	177	184
University of Charleston	588	668	713	676	675
West Virginia Wesleyan College	494	473	488	457	451
Wheeling Jesuit University	303	306	304	251	285
WV Non-Profit Institutions (Professional/Less than Four-Year)	105	98	84	87	84
B. M. Spurr School of Practical Nursing	10	19	19	16	18
Human Resource Development and Employment-Stanley Technical Institute	5	.	.	.	.
North Central (WV) Opportunities Industrialization Center	84	76	64	69	63
West Virginia University Hospitals	6	3	1	2	3

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PELL GRANT RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV For-Profit Institutions	30,568	32,605	28,266	24,454	20,742
American Public University System	25,631	27,974	24,220	20,422	16,971
Charleston School of Beauty Culture	138	154	118	103	85
Clarksburg Beauty Academy	99	89	97	81	79
Everest Institute	810	564	3	.	.
Huntington Junior College of Business	1,049	949	918	756	594
Huntington School of Beauty Culture	98	63	.	.	.
International Beauty School	111	114	116	75	98
Meredith Manor International Equestrian Centre	84	86	73	56	67
Morgantown Beauty College	59	60	53	64	78
Mountain State College	230	242	237	192	118
Mountain State School of Massage	19	18	30	30	33
Mountaineer Beauty College	23	.	.	.	.
Salem International University	632	464	409	485	601
Scott College of Cosmetology	52	69	67	57	47
Valley College**	405	452	716	888	812
West Virginia Business College	149	182	173	141	142
West Virginia Junior College**	979	1,125	1,036	1,104	1017
Total	71,388	70,775	64,194	57,356	52,570

* Data reported as part of West Virginia University

Source: United States Department of Education

** Includes all institution campuses

PELL GRANT DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year Public Institutions	\$86,274,354	\$84,329,975	\$82,606,552	\$79,227,260	\$78,394,573
Bluefield State College	\$5,160,607	\$4,371,179	\$3,972,465	\$3,951,250	\$3,585,471
Concord University	\$5,571,548	\$5,539,103	\$5,002,734	\$4,777,983	\$4,582,734
Fairmont State University	\$8,527,125	\$8,070,727	\$7,509,999	\$7,162,887	\$6,924,412
Glenville State College	\$3,350,711	\$2,921,831	\$2,885,787	\$2,889,139	\$3,424,148
Potomac State College of WVU	*	*	*	*	.
Marshall University	\$17,593,408	\$17,643,118	\$17,699,071	\$16,876,749	\$16,702,146
Shepherd University	\$5,674,648	\$5,594,095	\$5,383,857	\$5,104,719	\$4,792,356
West Liberty University	\$4,400,369	\$4,362,175	\$4,134,181	\$3,584,785	\$3,671,368
West Virginia State University	\$5,235,564	\$5,335,732	\$5,623,890	\$4,955,461	\$4,653,702
West Virginia University	\$30,760,373	\$30,492,015	\$30,394,567	\$29,924,287	\$30,058,236

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WVU Institute of Technology	*	*	*	*	*
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PELL GRANT DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Two-Year Public Institutions	\$49,243,486	\$45,222,779	\$39,691,969	\$35,548,351	\$33,387,658
Blue Ridge Community and Technical College	\$5,094,654	\$5,303,212	\$5,122,334	\$4,471,743	\$4,106,597
Bridge Valley Community and Technical College	\$5,020,967	\$5,164,139	\$4,302,934	\$4,045,426	\$3,753,999
Eastern WV Community and Technical College	\$1,837,125	\$1,799,213	\$1,744,673	\$1,384,780	\$952,092
Mountwest Community and Technical College	\$4,923,641	\$4,566,525	\$4,396,465	\$4,055,704	\$3,544,011
New River Community and Technical College	\$7,064,042	\$6,714,038	\$5,545,679	\$4,393,378	\$3,792,713
Pierpont Community and Technical College	\$6,743,996	\$5,601,473	\$4,219,543	\$3,460,705	\$3,485,468
Southern WV Community and Technical College	\$4,668,305	\$4,363,816	\$4,311,013	\$4,611,070	\$4,902,112
WV Northern Community College	\$5,490,950	\$4,525,283	\$4,028,206	\$3,639,684	\$3,600,537
WVU at Parkersburg	\$8,399,805	\$7,185,079	\$6,021,122	\$5,485,861	\$5,250,129
WV Public Career and Technical Centers	\$4,202,198	\$4,190,845	\$4,265,968	\$4,259,369	\$4,470,363
Academy of Careers and Technology	\$269,505	\$359,263	\$493,669	\$480,016	\$393,836
Benjamin Franklin Career and Technical Center	\$288,250	\$325,084	\$282,597	\$248,153	\$251,954
Cabell County Career Technology Center	\$318,320	\$245,714	\$323,795	\$328,607	\$270,913
Carver Career and Technical Education Center	\$548,507	\$598,975	\$610,188	\$711,925	\$694,721
Fayette Institute of Technology	\$173,785	\$154,014	\$156,223	\$140,449	\$229,234
Fred W. Eberle Technical Center	\$294,150	\$283,603	\$307,498	\$309,191	\$362,311
Garnet Career Center	\$431,279	\$510,028	\$485,106	\$515,517	\$535,042
James Rumsey Technical Institute	\$367,459	\$401,339	\$354,441	\$347,122	\$243,311
John D. Rockefeller IV Career Center	\$56,466	\$40,637	\$82,768	\$84,498	\$78,209
Mercer County Technical Education Center	\$289,568	\$287,095	\$262,022	\$262,694	\$287,239
Mineral County Vocational Technical Center	\$126,866	\$98,216	\$91,921	\$100,024	\$77,257
Mingo Extended Learning Center	.	.	.	\$119,600	\$99,623
Monongalia County Technical Education Center	\$233,379	\$211,480	\$252,656	\$192,066	\$190,252
Putnam Career and Technical Center	\$263,942	\$251,914	\$206,882	\$201,604	\$141,084
Ralph R. Willis Career and Technical Center	\$30,025	\$41,688	\$32,906	\$63,728	\$128,565
Randolph Technical Center	.	.	.	\$70,623	\$117,519
Roane Jackson Technical Center	\$234,542	\$148,091	\$117,872	\$83,552	\$94,219
South Branch Career and Technical Center	\$103,012	\$13,171	.	.	.
United Technical Center	\$40,030	\$69,308	\$60,736	\$69,313	\$118,196
Wood County Technical Center	\$133,113	\$151,225	\$144,688	\$138,493	\$156,878
WV Four-Year Independent, Non-Profit Institutions	\$12,197,541	\$12,079,529	\$12,454,993	\$12,088,805	\$11,872,887
Alderson Broaddus University	\$1,684,367	\$2,077,234	\$2,138,940	\$2,125,919	\$2,039,097
Appalachian Bible College	\$532,959	\$494,459	\$511,473	\$464,698	\$449,131

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Bethany College	\$1,535,925	\$1,445,042	\$1,556,218	\$1,542,128	\$1,324,854
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PELL GRANT DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Catholic Distance University	.	.	.	.	\$44,841
Davis and Elkins College	\$1,691,576	\$1,649,237	\$1,576,082	\$1,442,106	\$1,531,912
Mountain State University	\$878,675	.	.	.	.
Ohio Valley University	\$814,834	\$786,205	\$710,986	\$783,986	\$810,529
University of Charleston	\$1,960,243	\$2,492,928	\$2,798,992	\$2,696,261	\$2,534,967
West Virginia Wesleyan College	\$1,940,100	\$1,933,306	\$2,011,239	\$1,983,834	\$1,956,191
Wheeling Jesuit University	\$1,158,862	\$1,201,118	\$1,151,063	\$1,049,873	\$1,181,365
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$377,253	\$330,923	\$273,865	\$298,885	\$257,542
B. M. Spurr School of Practical Nursing	\$45,635	\$66,727	\$72,056	\$54,950	\$45,975
Human Resource Development and Employment-Stanley Technical Institute	\$18,632	.	.	.	.
North Central (WV) Opportunities Industrialization Center	\$285,761	\$252,058	\$199,929	\$235,635	\$198,872
West Virginia University Hospitals	\$27,225	\$12,138	\$1,880	\$8,300	\$12,695
WV For-Profit Institutions	\$84,839,577	\$86,843,129	\$80,304,941	\$75,374,511	\$65,205,773
American Public University System	\$67,149,888	\$69,979,589	\$64,904,074	\$59,606,000	\$50,279,639
Charleston School of Beauty Culture	\$454,380	\$535,094	\$385,956	\$350,519	\$300,824
Clarksburg Beauty Academy	\$390,127	\$326,972	\$379,014	\$359,837	\$341,185
Everest Institute	\$2,499,700	\$1,693,878	\$4,515	.	.
Huntington Junior College of Business	\$3,755,807	\$3,508,872	\$3,314,197	\$2,909,388	\$2,332,576
Huntington School of Beauty Culture	\$370,888	\$205,222	.	.	.
International Beauty School	\$390,410	\$448,552	\$503,907	\$293,922	\$416,237
Meredith Manor International Equestrian Centre	\$321,295	\$330,753	\$291,232	\$215,876	\$255,700
Morgantown Beauty College	\$240,997	\$232,686	\$195,834	\$270,337	\$323,331
Mountain State College	\$909,761	\$981,836	\$952,767	\$800,785	\$530,025
Mountain State School of Massage	\$59,892	\$52,905	\$90,369	\$86,942	\$106,256
Mountaineer Beauty College	\$85,169	.	.	.	.
Salem International University	\$2,446,022	\$1,803,308	\$1,548,578	\$1,881,310	\$2,232,311
Scott College of Cosmetology	\$224,619	\$293,639	\$288,070	\$247,915	\$195,598
Valley College**	\$1,393,365	\$1,540,176	\$2,673,012	\$3,352,362	\$3,122,525
West Virginia Business College	\$3,608,623	\$4,147,127	\$3,971,010	\$559,937	\$554,045
West Virginia Junior College**	\$2,174,472	\$2,051,624	\$1,641,762	\$4,439,381	\$4,215,521
Total	\$237,134,410	\$232,997,180	\$219,598,287	\$207,004,987	\$193,588,796

* Data reported as part of West Virginia University

** Includes all institution campuses

Source: United States Department of Education

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

Highlights:

- ▶ The percentage of students receiving Pell Grants at West Virginia public institutions decreased over the five-year period from 36.2 percent in 2012-13 to 32.1 percent in 2016-17.
- ▶ In 2016-17, 31.4 percent of students enrolled at four-year public institutions received a Pell Grant; this represents a 2.9 percentage point decrease from the 2012-13 rate of 34.3 percent. The four-year institution with the highest proportion of Pell Grant recipients in 2016-17 was Bluefield State College (53.8%).
- ▶ The proportion of undergraduate students receiving a Pell Grant at public two-year institutions decreased from 39.7 percent to 33.5 percent between 2012-13 and 2016-17. Southern West Virginia Community and Technical College had the highest proportion of students that received a Pell Grant in 2016-17 (58.5%).

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, 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year Public Institutions	34.3%	33.8%	33.2%	31.6%	31.4%
Bluefield State College	53.9%	53.2%	53.3%	54.3%	53.8%
Concord University	43.2%	45.9%	46.2%	44.8%	45.2%
Fairmont State University	46.1%	45.1%	44.2%	40.9%	40.5%
Glenville State College	36.0%	33.3%	30.9%	30.6%	40.5%
Marshall University	38.9%	38.9%	39.1%	36.8%	35.8%
Potomac State College of WVU	51.0%	48.7%	48.6%	46.6%	42.4%
Shepherd University	29.0%	28.7%	30.4%	30.8%	30.7%
West Liberty University	37.8%	37.3%	38.0%	36.5%	37.0%
West Virginia State University	42.7%	42.7%	40.6%	31.7%	28.2%
West Virginia University	25.1%	24.6%	23.9%	23.6%	23.7%
WVU Institute of Technology	36.2%	39.0%	33.8%	32.9%	32.4%
WV Two-Year Public Institutions	39.7%	39.6%	37.9%	35.4%	33.5%
Blue Ridge Community and Technical College	24.9%	24.6%	22.1%	19.0%	17.5%
BridgeValley Community and Technical College	.	.	37.1%	33.4%	35.0%
Bridgemont Community and Technical College	24.8%	21.0%	.	.	.
Kanawha Valley Community and Technical College	53.3%	54.1%	.	.	.
Eastern WV Community and Technical College	45.1%	41.9%	41.2%	34.7%	30.5%

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PELL GRANT RECIPIENTS AS A PERCENTAGE OF UNDUPLICATED ACADEMIC YEAR HEADCOUNT ENROLLMENT AT PUBLIC INSTITUTIONS, 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Mountwest Community and Technical College	34.3%	37.2%	38.7%	38.6%	35.0%
New River Community and Technical College	43.1%	44.2%	51.6%	52.2%	34.1%
Pierpont Community and Technical College	47.5%	45.0%	41.0%	34.5%	37.1%
Southern WV Community and Technical College	44.9%	46.6%	48.8%	56.2%	58.5%
WV Northern Community College	44.0%	45.1%	42.2%	36.3%	37.6%
WVU at Parkersburg	43.5%	45.0%	42.6%	43.8%	43.4%
Total	36.2%	35.7%	34.7%	32.8%	32.1%

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 increased from 53.1 percent for the fall 2012 cohort to 57.6 percent for the Fall 2016 cohort.
- ▶ At four-year public institutions, one-year retention rates for Pell recipients increased from 59.7 percent to 63.0 percent between the Fall 2012 and Fall 2016 cohort years. West Virginia University had the highest retention rate among Pell Grant recipients in the Fall 2016 cohort (70.9 percent).
- ▶ One-year retention rates at two-year public institutions also increased over the five-year period from 42.7 percent in Fall 2012 to 45.5 percent in 2016. West Virginia Northern Community and Technical College had the highest proportion of Fall 2016 Pell Grant recipients retained, at 52.9 percent.

About This Measure:

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

ONE-YEAR RETENTION RATES FOR FIRST-TIME, FULL-TIME FRESHMAN PELL RECIPIENTS, FALL 2012 TO FALL 2016

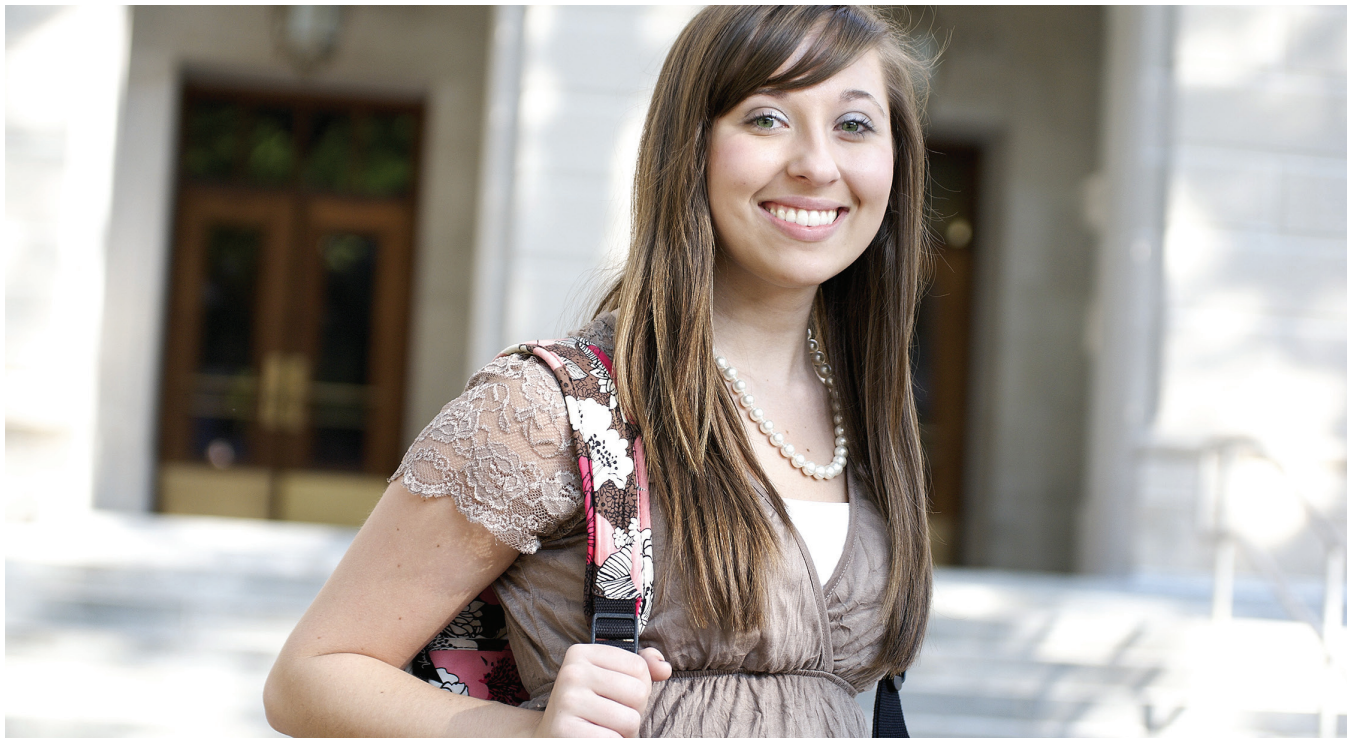
	2012	2013	2014	2015	2016
WV Four-Year Public Institutions	59.7%	61.1%	62.4%	62.9%	63.0%
Bluefield State College	57.9%	54.7%	57.4%	63.5%	62.6%
Concord University	61.3%	62.8%	62.0%	64.8%	59.6%
Fairmont State University	54.3%	58.9%	57.7%	66.0%	60.1%
Glenville State College	51.6%	58.0%	57.2%	57.1%	57.9%
Marshall University	61.1%	65.9%	67.0%	68.4%	65.9%
Potomac State College of WVU	41.0%	41.1%	37.0%	35.3%	41.1%
Shepherd University	60.1%	59.6%	61.5%	50.8%	58.0%
West Liberty University	60.3%	60.7%	63.8%	62.6%	62.7%
West Virginia State University	49.0%	53.2%	52.2%	56.0%	58.7%
West Virginia University	69.4%	68.4%	72.0%	70.8%	70.9%
WVU Institute of Technology	48.1%	48.7%	55.7%	51.2%	57.1%
WV Two-Year Public Institutions	42.7%	43.5%	42.9%	46.4%	45.5%
Blue Ridge Community and Technical College	53.0%	48.4%	49.4%	53.5%	48.3%
BridgeValley Community and Technical College	.	.	47.4%	46.4%	43.6%
Bridgemont Community and Technical College	44.0%	55.1%	.	.	.
Kanawha Valley Community and Technical College	38.8%	45.5%	.	.	.
Eastern WV Community and Technical College	63.7%	51.4%	45.9%	38.8%	43.6%

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ONE-YEAR RETENTION RATES FOR FIRST-TIME, FULL-TIME FRESHMAN PELL RECIPIENTS, FALL 2012 TO FALL 2016 (CONTINUED)

	2012	2013	2014	2015	2016
Mountwest Community and Technical College	37.2%	48.5%	37.1%	45.7%	42.7%
New River Community and Technical College	40.0%	40.9%	35.0%	41.4%	36.2%
Pierpont Community and Technical College	36.2%	31.9%	38.4%	42.2%	45.3%
Southern WV Community and Technical College	44.7%	49.9%	45.3%	48.8%	48.0%
WV Northern Community College	45.1%	53.5%	49.6%	48.7%	52.9%
WVU at Parkersburg	44.5%	46.1%	44.2%	46.2%	46.1%
Total	53.1%	54.3%	55.6%	57.5%	57.6%

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 Fall 2013 cohort of certificate and associate's degree seekers who graduated within two years from a West Virginia public institution was 6.8 percent; this was 0.9 percentage points lower than the rate for all students (7.7 percent). At public four-year institutions, the rate was 6.8 percent, 0.8 percentage points lower than the rate for all students (7.6%). The public two-year institution graduation rate was 0.9 percentage points lower for Pell recipients (6.8 percent) than for all students (7.7 percent).
- ▶ Approximately 16.5 percent of first-time, full-time Pell recipients graduated within three years from a West Virginia public institution; this was 0.8 percentage points lower than the rate for all students (17.3 percent). At four-year public institutions, the rate for Pell recipients (16.6 percent) was 1.9 percentage points lower than that of all students (18.5 percent). The three-year Pell recipient certificate and associate's degree graduation rate at public two-year institutions was 16.5 percent, 0.5 percentage points lower than for all students (17 percent).
- ▶ The four-year Pell recipient graduation rate at all public institutions was 21.4 percent, which is 0.8 percentage points lower than the rate for all students (22.2 percent). The rate at four-year public institutions was 20.6 percent for Pell recipients and 23.3 percent for all students. At public two-year institutions, 21.5 percent of Pell recipients at two-year institutions graduated within four years, a rate 0.4 percentage points lower than all students (21.9 percent).

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 2013 COHORT

	Initial Cohort		Within Two Years		Within Three Years		Within Four Years	
	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients
WV Four-Year Public Institutions	1,378	993	7.6%	6.8%	18.5%	16.6%	23.3%	20.6%
Bluefield State College	209	154	5.3%	7.1%	18.7%	20.8%	22.5%	23.4%
Fairmont State University	36	27	5.6%	0.0%	11.1%	7.4%	16.7%	14.8%
Glenville State College	178	121	2.2%	1.7%	4.5%	1.7%	5.6%	1.7%
Potomac State College of WVU	931	677	8.6%	7.5%	20.8%	18.2%	26.0%	22.6%
West Liberty University	24	14	33.3%	28.6%	41.7%	42.9%	66.7%	71.4%
WV Two-Year Public Institutions	5,814	4,355	7.7%	6.8%	17.0%	16.5%	21.9%	21.5%
Blue Ridge Community and Technical College	715	541	13.3%	11.6%	23.9%	22.2%	29.7%	28.8%
BridgeValley Community and Technical College	-	-	-	-	-	-	-	-

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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 2013 COHORT (CONTINUED)

	Initial Cohort		Within Two Years		Within Three Years		Within Four Years	
	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients
Bridgemont Community and Technical College	234	161	21.8%	23.6%	36.3%	37.3%	41.9%	43.5%
Kanawha Valley Community and Technical College	454	375	2.4%	0.8%	14.3%	13.6%	22.9%	23.7%
Eastern WV Community and Technical College	139	126	7.9%	8.7%	15.8%	17.5%	22.3%	23.8%
Mountwest Community and Technical College	742	514	6.3%	6.8%	18.3%	21.2%	23.3%	25.9%
New River Community and Technical College	623	455	2.7%	2.0%	9.5%	8.6%	13.6%	12.5%
Pierpont Community and Technical College	846	640	7.4%	5.2%	14.8%	12.2%	16.9%	13.6%
Southern WV Community and Technical College	802	624	6.0%	4.8%	13.6%	13.0%	18.5%	17.3%
WV Northern Community College	500	379	13.6%	13.7%	23.0%	23.5%	27.2%	28.2%
WVU at Parkersburg	759	540	4.9%	4.4%	13.3%	13.0%	18.8%	18.5%
Total	7,192	5,348	7.7%	6.8%	17.3%	16.5%	22.2%	21.4%

Source: HEPC/CTCS Data

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 Fall 2011 cohort graduating within four years from four-year public institutions was 18.8 percent; this was 7.3 percentage points lower than the rate for all students. The four-year Pell recipient graduation rate at West Virginia University was 25.3 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 34.6 percent, which is 9.8 percentage points lower than the 44.4 percent for all students. The institution with the highest five-year graduation rate for Pell grant recipients was Glenville State College (44.0 percent).
- ▶ Approximately 39.7 percent of Pell recipients graduated within six years from four-year public institutions. The rate for all students was 49.9 percent. Glenville State College had the highest six-year graduation for Pell Grant recipients at 50.5 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 2011 COHORT

	Initial Cohort		Within Four Years		Within Five Years		Within Six Years	
	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients	All Students	Pell Recipients
Bluefield State College	164	111	9.1%	5.4%	15.2%	9.9%	19.5%	12.6%
Concord University	587	303	17.2%	12.5%	32.4%	25.7%	38.8%	32.0%
Fairmont State University	739	361	16.6%	9.4%	33.3%	25.5%	38.3%	28.8%
Glenville State College	158	91	26.6%	23.1%	44.3%	44.0%	48.7%	50.5%
Marshall University	2,000	907	27.1%	18.9%	44.9%	35.9%	50.3%	41.3%
Shepherd University	796	266	23.4%	18.0%	39.9%	33.5%	44.5%	37.6%
West Liberty University	448	217	29.0%	20.3%	47.3%	37.3%	51.3%	41.5%
West Virginia State University	311	187	9.6%	6.4%	23.2%	19.3%	28.6%	25.7%
West Virginia University	5,021	1,383	30.6%	25.3%	51.1%	42.7%	57.1%	48.4%
WVU Institute of Technology	284	143	14.8%	15.4%	24.3%	20.3%	28.5%	23.1%
Total	10,508	3,969	26.1%	18.8%	44.4%	34.6%	49.9%	39.7%

Source: HEPC/CTCS Data

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

Highlights:

- ▶ From 2012-13 to 2016-17, total FSEOG recipients declined 49.1 percent from 7,676 to 3,908.
- ▶ During the same time period, federal grant allocations for this program to West Virginia institutions also declined by 10.1 percent from \$6.3 million to \$5.7 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 2012–2013 TO 2016–2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year Public Institutions	3,175	2,944	3,458	3,458	3,660
Bluefield State College	44	42	53	39	54
Concord University	297	306	288	259	392
Fairmont State University	154	142	128	143	154
Glenville State College	162	125	115	110	98
Marshall University	463	446	852	875	803
Shepherd University	145	125	155	127	184
West Liberty University	102	103	102	113	111
West Virginia State University	297	263	382	287	260
West Virginia University*	1511	1392	1,536	1,505	1,604
WV Two-Year Public Institutions	1,384	1,181	1,379	1,291	1,087
Blue Ridge Community and Technical College	155	155	256	122	102
BridgeValley Community and Technical College	.	.	271	168	141
Bridgemont Community and Technical College	48	55	.	.	.
Kanawha Valley Community and Technical College	142	187	.	.	.
Eastern WV Community and Technical College	0	0	0	0	34
Mountwest Community and Technical College	229	175	208	207	195
New River Community and Technical College	186	126	143	263	120
Pierpont Community and Technical College	186	154	202	192	200
Southern WV Community and Technical College	87	71	91	139	110
WV Northern Community College	161	124	77	85	92
WVU at Parkersburg	190	134	131	115	93

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FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year Independent, Non-Profit Institutions	1,372	1,504	1,363	1,375	1,260
Alderson Broaddus University	210	216	226	182	173
Appalachian Bible College	22	15	16	17	31
Bethany College	353	309	312	327	206
Davis and Elkins College	359	489	368	352	355
Ohio Valley University	67	78	63	73	73
University of Charleston	93	87	68	108	93
West Virginia Wesleyan College	103	96	86	102	108
Wheeling Jesuit University	165	214	224	214	221
WV For-Profit Institutions	1,745	1,595	1,316	1,373	1,561
Everest Institute	435	229	3	.	.
Huntington Junior College of Business	88	79	75	57	63
Huntington School of Beauty Culture	50	14	.	.	.
International Beauty School	31	34	34	24	27
Mountain State College	107	75	73	85	43
Salem International University	323	397	407	431	621
Valley College**	88	144	153	162	347
West Virginia Business College	145	157	166	140	.
West Virginia Junior College**	478	466	405	474	460
Total	53.1%	54.3%	55.6%	57.5%	57.6%

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

Source: United States Department of Education

** Includes all institution campuses

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year Public Institutions	\$3,128,250	\$2,836,407	\$3,081,180	\$3,081,180	\$3,206,071
Bluefield State College	\$65,866	\$54,701	\$61,773	\$61,326	\$71,066
Concord University	\$161,100	\$167,434	\$147,890	\$143,552	\$215,400
Fairmont State University	\$135,145	\$137,298	\$122,826	\$135,835	\$124,617
Glenville State College	\$112,203	\$112,203	\$112,202	\$112,202	\$112,202
Marshall University	\$491,569	\$334,989	\$537,124	\$544,139	\$526,967
Shepherd University	\$107,851	\$98,874	\$113,192	\$111,931	\$126,235
West Liberty University	\$259,116	\$262,016	\$259,216	\$258,596	\$259,116

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FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
West Virginia State University	\$166,763	\$206,082	\$207,324	\$161,890	\$183,907
West Virginia University*	\$1,628,637	\$1,462,810	\$1,545,957	\$1,551,709	\$1,586,561
WV Two-Year Public Institutions	\$839,275	\$715,235	\$731,309	\$755,058	\$669,632
Blue Ridge Community and Technical College	\$90,145	\$79,875	\$88,202	\$66,339	\$88,452
BridgeValley Community and Technical College	.	.	\$99,479	\$116,491	\$84,740
Bridgemont Community and Technical College	\$33,307	\$36,301	.	.	.
Kanawha Valley Community and Technical College	\$70,362	\$76,839	.	.	.
Eastern WV Community and Technical College	\$0	\$0	\$0	\$0	\$7,410
Mountwest Community and Technical College	\$146,178	\$121,792	\$105,368	\$109,018	\$106,210
New River Community and Technical College	\$77,900	\$67,516	\$83,285	\$99,293	\$72,208
Pierpont Community and Technical College	\$172,375	\$143,724	\$150,881	\$154,681	\$128,521
Southern WV Community and Technical College	\$55,168	\$43,200	\$49,161	\$69,858	\$65,493
WV Northern Community College	\$85,193	\$57,979	\$68,000	\$63,857	\$54,476
WVU at Parkersburg	\$108,647	\$88,009	\$86,933	\$75,521	\$62,122
WV Four-Year Independent, Non-Profit Institutions	\$1,429,279	\$1,371,661	\$1,324,894	\$1,369,738	\$1,210,689
Alderson Broaddus University	\$109,113	\$109,113	\$109,113	\$109,113	\$109,113
Appalachian Bible College	\$8,076	\$7,604	\$8,244	\$9,229	\$8,816
Bethany College	\$614,537	\$578,592	\$578,592	\$578,592	\$433,944
Davis and Elkins College	\$148,483	\$138,077	\$119,281	\$113,137	\$126,213
Ohio Valley University	\$71,259	\$75,134	\$58,189	\$86,644	\$73,169
University of Charleston	\$92,400	\$77,730	\$66,064	\$87,612	\$74,023
West Virginia Wesleyan College	\$189,968	\$189,968	\$189,968	\$189,968	\$189,968
Wheeling Jesuit University	\$195,443	\$195,443	\$195,443	\$195,443	\$195,443
WV For-Profit Institutions	\$943,458	\$838,795	\$715,566	\$753,819	\$616,318
Everest Institute	\$156,488	\$87,900	\$900	.	.
Huntington Junior College of Business	\$100,302	\$86,518	\$81,474	\$74,128	\$77,096
Huntington School of Beauty Culture	\$21,900	\$4,900	.	.	.
International Beauty School	\$8,945	\$10,200	\$10,100	\$7,200	\$8,400
Mountain State College	\$43,903	\$46,921	\$25,671	\$44,589	\$23,270
Salem International University	\$365,726	\$385,209	\$363,163	\$392,536	\$320,107
Valley College**	\$19,750	\$21,457	\$28,309	\$37,836	\$45,073
West Virginia Business College	\$68,100	\$55,599	\$60,617	\$39,847	.
West Virginia Junior College**	\$158,344	\$140,091	\$145,332	\$157,683	\$142,372
Total	\$6,340,262	\$5,762,098	\$5,852,949	\$5,959,795	\$5,702,710

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

Source: United States Department of Education

** Includes all institution campuses

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

Highlights:

- ▶ Between 2012-13 and 2016-17, Work-Study program funds increased by 3.8 percent from \$5.7 million to \$5.9 million.
- ▶ Over the same time period, Work-Study recipients increased at public four-year institutions from 2,161 to 2,218, while recipients decreased at for-profit institutions from 177 to 110 and at public two-year institutions from 437 to 295.
- ▶ In 2016-17, students attending public four-year institutions received over \$3.7 million, which is 63.0 percent of all Work-Study program spending in West Virginia.

About This Measure:

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

WORK-STUDY PROGRAM RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	2,161	2,598	2,368	2,368	2,218
Bluefield State College	47	56	49	45	39
Concord University	258	278	238	234	202
Fairmont State University	135	104	97	126	114
Glenville State College	115	134	132	119	110
Marshall University	376	402	389	374	362
Shepherd University	147	118	110	107	97
West Liberty University	106	122	132	134	149
West Virginia School of Osteopathic Medicine	42	36	28	85	72
West Virginia State University	68	67	67	76	65
West Virginia University*	867	1281	1,183	1,068	1,008
WV Two-Year Public Institutions	437	397	346	327	295
Blue Ridge Community and Technical College	98	94	77	60	63
BridgeValley Community and Technical College	.	.	34	37	26
Bridgemont Community and Technical College	15	14	.	.	.
Kanawha Valley Community and Technical College	26	26	.	.	.
Eastern WV Community and Technical College	0	0	0	8	11
Mountwest Community and Technical College	54	40	30	33	29
New River Community and Technical College	47	26	47	39	33
Pierpont Community and Technical College	56	58	43	39	24
Southern WV Community and Technical College	33	42	27	29	28

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WORK-STUDY PROGRAM RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Northern Community College	54	38	27	32	33
WVU at Parkersburg	54	59	61	50	48
WV Four-Year Independent, Non-Profit Institutions	1,851	1,965	1,634	1,457	1,386
Alderson Broaddus University	365	463	439	453	427
Appalachian Bible College	23	30	34	29	25
Bethany College	530	463	261	130	50
Davis and Elkins College	260	291	231	202	209
Ohio Valley University	109	110	108	87	86
University of Charleston	123	162	156	155	144
West Virginia Wesleyan College	281	273	263	280	286
Wheeling Jesuit University	160	173	142	121	159
WV For-Profit Institutions	177	207	150	99	110
Everest Institute	42	39	1	.	.
Mountain State College	4	3	0	2	1
Salem International University	89	90	70	41	63
Valley College**	15	52	57	35	25
West Virginia Junior College**	27	23	22	21	21
Total	4,626	5,167	4,498	4,251	4,009

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

** Includes all institution campuses

Source: United States Department of Education

WORK-STUDY PROGRAM DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	\$3,105,343	\$3,763,557	\$3,687,087	\$3,687,087	\$3,707,509
Bluefield State College	\$132,376	\$125,778	\$126,942	\$126,942	\$126,942
Concord University	\$230,475	\$249,145	\$277,515	\$277,515	\$277,515
Fairmont State University	\$206,323	\$198,758	\$166,403	\$166,403	\$166,403
Glenville State College	\$137,056	\$133,225	\$109,645	\$109,645	\$109,645
Marshall University	\$550,414	\$681,323	\$564,698	\$564,698	\$601,960
Shepherd University	\$176,665	\$139,798	\$98,970	\$98,970	\$107,130
West Liberty University	\$165,898	\$182,640	\$153,341	\$153,341	\$153,341
West Virginia School of Osteopathic Medicine	\$68,878	\$86,491	\$75,000	\$125,000	\$100,000
West Virginia State University	\$155,008	\$148,082	\$218,233	\$218,233	\$218,233
West Virginia University*	\$1,282,250	\$1,818,317	\$1,846,340	\$1,846,340	\$1,846,340
WV Two-Year Public Institutions	\$645,325	\$691,222	\$626,297	\$658,966	\$630,326
Blue Ridge Community and Technical College	\$66,032	\$72,362	\$57,253	\$60,079	\$59,963
BridgeValley Community and Technical College	.	.	\$92,220	\$75,894	\$75,894
Bridgemont Community and Technical College	\$13,692	\$10,953	.	.	.
Kanawha Valley Community and Technical College	\$66,955	\$57,320	.	.	.
Eastern WV Community and Technical College	\$0	\$0	\$2,804	\$27,449	\$27,487
Mountwest Community and Technical College	\$91,704	\$105,612	\$103,183	\$103,183	\$103,183
New River Community and Technical College	\$70,817	\$49,600	\$77,450	\$76,708	\$70,896
Pierpont Community and Technical College	\$100,767	\$111,664	\$91,618	\$91,618	\$91,618
Southern WV Community and Technical College	\$64,222	\$96,669	\$51,378	\$73,989	\$73,989
WV Northern Community College	\$83,301	\$77,783	\$69,174	\$61,118	\$42,844
WVU at Parkersburg	\$87,835	\$109,259	\$81,217	\$88,928	\$84,452
WV Four-Year Independent, Non-Profit Institutions	\$1,609,558	\$1,530,483	\$1,336,726	\$1,360,594	\$1,303,806
Alderson Broaddus University	\$233,172	\$233,172	\$174,879	\$174,879	\$174,879
Appalachian Bible College	\$16,506	\$15,863	\$12,441	\$12,441	\$12,441
Bethany College	\$467,153	\$376,280	\$282,869	\$282,869	\$282,869
Davis and Elkins College	\$194,620	\$230,033	\$180,218	\$180,218	\$180,218
Ohio Valley University	\$98,298	\$87,526	\$80,248	\$80,248	\$80,248
University of Charleston	\$161,458	\$150,035	\$193,128	\$200,183	\$158,493
West Virginia Wesleyan College	\$254,346	\$254,494	\$264,114	\$264,114	\$264,114
Wheeling Jesuit University	\$184,005	\$183,080	\$148,829	\$165,642	\$150,544

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WORK-STUDY PROGRAM DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV For-Profit Institutions	\$308,154	\$305,885	\$311,126	\$288,200	\$239,771
Everest Institute	\$68,961	\$73,461	\$588	.	.
Mountain State College	\$9,968	\$7,809	\$10,761	\$16,655	\$14,239
Salem International University	\$180,265	\$172,309	\$250,000	\$201,767	\$154,391
Valley College**	\$7,007	\$19,772	\$19,561	\$25,106	\$28,391
West Virginia Junior College**	\$41,953	\$32,534	\$30,216	\$44,672	\$42,750
Total	\$5,668,380	\$6,291,147	\$5,961,236	\$5,994,847	\$5,881,412

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

Source: United States Department of Education

** Includes all institution campuses



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

Highlights:

- ▶ Total recipients of veteran benefits in West Virginia postsecondary institutions decreased 4.5 percent from 16,370 in 2012-13 to 15,659 in 2016-17.
- ▶ In 2016-17, the for-profit sector accounted for 82 percent of students receiving veteran benefits in West Virginia. The second largest veteran sector, public four-year institutions, enrolled 12.4 percent of students receiving VA education benefits.
- ▶ During the same time period, veteran enrollment decreased by 39.5 percent at two-year public institutions from 846 students to 512 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 2012-2013 TO 2016-2017 (MAXIMUM YEARLY ENROLLMENT)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	2,277	2,196	2,193	1,948	1,939
Bluefield State College	75	78	76	55	58
Concord University	113	63	78	75	73
Fairmont State University	210	193	186	173	184
Glenville State College	45	41	38	39	34
Marshall University	414	389	387	366	330
Shepherd University	199	222	195	151	138
West Liberty University	49	56	59	35	38
West Virginia School of Osteopathic Medicine	10	19	13	11	9
West Virginia State University	78	80	76	62	56
West Virginia University*	1,058	1,014	1,043	946	982
WVU Institute of Technology	26	41	42	35	37
WV Two-Year Public Institutions	846	891	669	584	512
Blue Ridge Community and Technical College	143	167	129	97	76
BridgeValley Community and Technical College	.	.	65	99	56
Bridgemont Community and Technical College	18	31	.	.	.
Kanawha Valley Community and Technical Institute	45	57	.	.	.
Eastern WV Community and Technical College	11	12	10	20	9
Mountwest Community and Technical College	125	132	68	25	24

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VETERANS AFFAIRS POSTSECONDARY AID RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (MAXIMUM YEARLY ENROLLMENT) (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
New River Community and Technical College	110	116	94	74	53
Pierpont Community and Technical College	118	118	90	76	86
Southern WV Community and Technical College	36	41	40	65	57
WV Northern Community College	62	64	60	45	35
WVU at Parkersburg	178	153	113	83	116
WV Public Career and Technical Centers	79	88	57	53	52
Academy of Careers and Technology	7	7	7	5	1
Ben Franklin Career Center	4	12	3	8	6
Boone County Career and Technical Center	1	1	2	.	.
Cabell County Career Technology Center	14	9	7	9	5
Carver Career and Technical Education Center	7	9	11	6	5
Fayette Institute of Technology	1	1	2	2	2
Fred Eberle Tri-County Vocational Center	3	3	2	3	4
Fred W. Eberle Technical Center	.	.	.	.	.
Garnet Career Center	8	10	6	3	3
James Rumsey Technical Institute	10	12	6	8	10
Marion County Technical Center	5	3	2	.	.
McDowell County Career and Technology Center	.	1	.	.	1
Mercer County Technical Education Center	5	6	3	3	1
Mineral County Technical and Adult Education Center	1	1	1	1	.
Monongalia County Technical Education Center	6	5	3	1	4
Putnam Career and Technical Center	7	6	5	3	4
Ralph R. Willis Career and Technical Center	.	2	.	.	1
Randolph County Vocational Technical Center	.	1	.	1	.
Roane Jackson Technical Center	1	1	.	.	1
United Technical Center	3	3	1	1	2
Wyoming County Career and Technical Center	3	2	3	4	2
WV Four-Year Independent, Non-Profit Institutions	212	294	336	349	313
Alderson Broaddus University	32	43	33	31	19
Appalachian Bible College	7	9	9	5	3
Bethany College	5	12	14	15	13
Catholic Distance University	.	.	.	30	21
Davis and Elkins College	34	36	35	44	34
Mountain State University**

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VETERANS AFFAIRS POSTSECONDARY AID RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (MAXIMUM YEARLY ENROLLMENT) (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Ohio Valley University	1	7	6	.5	5
University of Charleston**	92	130	163	166	162
West Virginia Wesleyan College	22	33	47	36	44
West Virginia Christian University	1	2	1	1	.
Wheeling Jesuit University	18	22	28	16	12
WV Non-Profit Institutions (Professional/Less Than Four-Year)	7	18	8	9	5
B. M. Spurr School of Practical Nursing	.	2	.	.	.
Charleston Area Medical Center - CAMC	1	1	.	.	.
Greenbrier School of Practical Nursing	.	1	.	.	1
McDowell County Adult Learning Center	1	.	.	.	.
Mountain View Christian School	.	.	.	.	.
North Central WV OIC	3	.	.	.	1
North Central WV OIC Training Academy	.	.	.	.	.
Parkersburg South High School	.	.	.	.	1
Poca High School	.	.	.	1	.
Princeton High School	.	.	1	1	.
Robert C. Byrd Institute	.	.	.	.	.
St. Albans High School	.	.	.	.	.
Teays Valley Christian School	.	.	.	.	.
United Hospital Center	.	.	.	.	1
University High School - Morgantown	.	.	.	.	.
West Virginia State Police Academy	2	12	7	7	.
West Virginia University Hospitals	.	2	.	.	1
Wheeling Hospital Radiology Program	.	.	.	.	.
Wood County School of Practical Nursing	.	.	.	.	.
WV For-Profit Institutions	12,949	17,136	13,891	9,632	12,838
Academy of Careers and Technology	7	7	7	.	.
American National University**	15	14	15	10	8
American Public University	12,660	16,857	13,577	9,367	12,633
Artisan School of Cosmetology	.	.	.	1	2
Art and Science Institute of Cosmetology	2	3	1	1	2
Charleston School of Beauty Culture	7	2	1	2	2
Clarksburg Beauty Academy	2	1	1	1	1
Everest Institute	9	13	.	.	.

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VETERANS AFFAIRS POSTSECONDARY AID RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (MAXIMUM YEARLY ENROLLMENT) (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Huntington Junior College	22	16	12	17	14
Huntington School of Beauty Culture	1	2	.	1	.
International Beauty School	4	5	8	3	3
ITT Technical Institute of Huntington	82	52	42	37	.
Martinsburg College	11	12	37	42	31
Meredith Manor International Equestrian Centre	14	21	21	8	16
Morgantown Beauty College, Inc.	2	1	2	4	2
Mountain State College	2	3	3	3	3
Mountain State School of Massage	.	1	.	1	2
O V Truck Driver Training School	2	.	.	.	.
PIA Career Services	2	1	4	2	4
Plumbers and Pipefitters 521 NCD	1	.	.	.	.
Ross Medical Education Center**	.	.	.	5	5
Salem International University	56	46	43	18	42
Scott College of Cosmetology	.	1	.	.	1
Stanley Technical Institute - Clarksburg	.	.	.	.	.
Strayer University - Teays Valley	11	22	17	21	16
Tri-State Institute of Pharmaceuticals	4	.	.	.	.
Valley Beauty School - Parkersburg	.	.	.	.	.
Valley College **	10	29	71	49	22
West Virginia Business College**	1	6	2	2	2
West Virginia Junior College**	22	21	27	35	25
Total	16,370	20,623	17,154	12,575	15,659

* Includes Potomac State College of WVU

** Includes all institution campuses

Source: United States Department of Veteran's Affairs



FEDERAL LOAN PROGRAMS AND STUDENT INDEBTEDNESS

Perkins Loan Program Recipients and Dollars by Institution and Sector

Highlights:

- ▶ From 2012-13 to 2016-17, the total number of Perkins Loan recipients decreased by 9.9 percent from 3,452 to 3,108.
- ▶ The most significant one-year decrease in the number of Perkins recipients was at public four-year institutions, which declined by 734 students.
- ▶ Perkins Loan dollars increased from \$6.3 million to \$6.8 million during the time period, an increase of 8 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 to each institution, by sector.

PERKINS LOAN RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	2,600	3,529	3,004	3,004	2,270
Concord University	179	301	191	41	18
Fairmont State University	133	122	137	22	0
Marshall University	502	462	397	335	303
Shepherd University	39	50	99	59	18
West Liberty University	56	70	69	49	31
West Virginia School of Osteopathic Medicine	552	554	452	287	148
West Virginia State University	38	37	21	0	0
West Virginia University*	1101	1933	2,288	2,211	1,752
WV Two-Year Public Institutions	3	1	1	0	0
WV Northern Community College	3	1	1	0	0
WV Four-Year Independent, Non-Profit Institutions	684	695	776	691	651
Alderson Broaddus University	173	155	212	209	224
Bethany College	91	147	185	232	228
Davis and Elkins College	29	20	23	5	2
Ohio Valley University	24	21	22	7	8
University of Charleston	77	85	83	68	43

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PERKINS LOAN RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
West Virginia Wesleyan College	77	47	43	20	25
Wheeling Jesuit University	213	220	208	150	121
WV For-Profit Institutions	165	190	155	195	187
Mountain State College	1	5	6	2	1
Salem International University	39	32	32	39	86
West Virginia Junior College**	125	153	117	154	100
Total	3,452	4,415	3,936	3,890	3,108

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

Source: United States Department of Education

** Includes all institution campuses



PERKINS LOAN DOLLARS BY INSTITUTION AND SECTOR 2011-2012 TO 2015-2016

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	\$4,584,527	\$7,018,975	\$5,958,481	\$5,958,481	\$4,861,304
Concord University	\$287,254	\$646,924	\$363,311	\$120,860	\$67,800
Fairmont State University	\$202,667	\$178,795	\$244,412	\$27,000	\$0
Marshall University	\$881,401	\$1,417,930	\$905,666	\$794,747	\$855,445
Shepherd University	\$59,250	\$78,765	\$160,000	\$143,302	\$52,000
West Liberty University	\$219,433	\$238,562	\$249,360	\$235,690	\$119,382
West Virginia School of Osteopathic Medicine	\$551,701	\$567,702	\$542,900	\$524,800	\$438,900
West Virginia State University	\$83,105	\$82,686	\$44,880	\$0	\$0
West Virginia University*	\$2,299,716	\$3,807,611	\$4,586,345	\$4,112,082	\$3,327,777
WV Two-Year Public Institutions	\$5,129	\$2,000	\$2,000	\$0	\$0
WV Northern Community College	\$5,129	\$2,000	\$2,000	\$0	\$0
WV Four-Year Independent, Non-Profit Institutions	\$1,351,984	\$1,584,436	\$1,715,819	\$1,628,031	\$1,574,999
Alderson Broaddus University	\$237,200	\$240,583	\$308,785	\$326,250	\$347,500
Bethany College	\$201,201	\$508,188	\$589,209	\$795,740	\$813,163
Davis and Elkins College	\$111,758	\$81,561	\$89,638	\$13,438	\$4,786
Ohio Valley University	\$64,000	\$56,868	\$61,750	\$18,000	\$26,000
University of Charleston	\$185,542	\$196,813	\$210,873	\$177,250	\$112,250
West Virginia Wesleyan College	\$195,677	\$150,589	\$125,731	\$72,628	\$80,916
Wheeling Jesuit University	\$356,606	\$349,834	\$329,833	\$224,725	\$190,384
WV For-Profit Institutions	\$391,766	\$408,056	\$286,469	\$410,893	\$403,600
Mountain State College	\$900	\$10,619	\$22,818	\$11,030	\$1,832
Salem International University	\$84,048	\$86,865	\$79,793	\$82,001	\$249,824
West Virginia Junior College**	\$306,818	\$310,572	\$183,858	\$317,862	\$151,944
Total	\$6,333,406	\$9,013,467	7,962,769	\$7,997,405	\$6,839,903

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

Source: United States Department of Education

** Includes all institution campuses

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

Highlights:

- ▶ From 2012-13 to 2016-17, the number of students taking out subsidized Direct Loans decreased from 66,246 to 46,120.
- ▶ The number of subsidized Direct Loan borrowers dropped dramatically at two-year public institutions from 8,986 in 2012-13 to 5,100 in 2016-17.
- ▶ Subsidized Direct Loan volume decreased by 22.6 percent from \$215 million in 2012-13 to \$167 million in 2016-17.

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 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	25,809	24,952	23,913	22,462	22,033
Bluefield State College	1,200	1,054	892	805	748
Concord University	1,299	1,206	1,070	952	880
Fairmont State University	2,307	2,117	1,923	1,866	1,760
Glenville State College	886	764	678	706	691
Marshall University	4,835	4,818	4,729	4,473	4,256
Shepherd University	1,915	1,845	1,724	1,567	1,459
West Liberty University	1,389	1,354	1,256	1,057	1,063
West Virginia State University	1,278	1,322	1,373	1,218	1,195
West Virginia University*	10,700	10,472	10,268	9,818	9,981
WV Two-Year Public Institutions	8,986	7,452	5,897	5,214	5,100
Blue Ridge Community and Technical College	1,401	1,358	1,246	1,077	963
BridgeValley Community and Technical College	.	1,007	714	623	595
Bridgemont Community and Technical College	256	.	.	.	.
Kanawha Valley Community and Technical College	839	.	.	.	.
Eastern WV Community and Technical College	223	244	222	149	103
Mountwest Community and Technical College	1,069	812	712	659	606
New River Community and Technical College	950	665	482	345	301
Pierpont Community and Technical College	1,876	1,526	944	746	791
Southern WV Community and Technical College	66	59	91	144	321
WV Northern Community College	873	616	459	437	461
WVU at Parkersburg	1,433	1,165	1,027	1,034	959

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DIRECT LOAN PROGRAM (SUBSIDIZED) RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Public Career and Technical Centers	18	14	19	17	15
John D. Rockefeller Iv Career Center	18	14	19	17	15
WV Four-Year Independent, Non-Profit Institutions	4,510	4,349	4,167	4,096	3,857
Alderson Broaddus University	553	728	692	724	683
Appalachian Bible College	78	71	62	68	46
Bethany College	644	550	522	513	449
Catholic Distance University	0	0	0	0	15
Davis and Elkins College	511	507	487	500	491
Mountain State University	343	.	.	.	.
Ohio Valley University	274	234	230	239	238
University of Charleston	763	854	833	811	730
West Virginia Wesleyan College	706	732	741	721	694
Wheeling Jesuit University	638	673	600	520	511
WV Non-Profit Institutions (Professional/Less Than Four-Year)	86	75	54	49	54
North Central (WV) Opportunities Industrialization Center	74	68	45	42	47
West Virginia University Hospitals	12	7	9	7	7
WV For-Profit Institutions	26,837	27,338	22,643	19,042	15,061
American Public University System	22,877	23,584	19,468	15,715	12,075
Charleston School of Beauty Culture	63	75	47	62	47
Clarksburg Beauty Academy and School of Massage Therapy	79	58	64	55	46
Everest Institute	612	363	.	.	.
Huntington Junior College of Business	784	736	661	533	416
Huntington School of Beauty Culture	2	.	.	.	.
International Beauty School	110	99	90	56	83
Meredith Manor International Equestrian Centre	99	95	77	51	51
Morgantown Beauty College	59	53	42	62	64
Mountain State College	195	206	182	161	90
Mountain State School of Massage	26	17	28	26	24
Salem International University	652	472	444	561	641
Scott College of Cosmetology	36	57	45	36	24
Valley College**	305	352	547	697	597
West Virginia Business College	133	175	158	135	116
West Virginia Junior College**	805	996	790	892	787
Total	66,246	64,180	56,693	50,880	46,120

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

Source: United States Department of Education

** Includes all institution campuses

DIRECT LOAN PROGRAM (SUBSIDIZED) DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	\$96,484,631	\$93,849,250	\$90,541,209	\$84,241,739	\$83,375,754
Bluefield State College	\$4,219,090	\$3,615,886	\$3,132,716	\$2,787,905	\$2,714,242
Concord University	\$4,426,526	\$4,087,764	\$3,616,461	\$3,348,970	\$3,023,778
Fairmont State University	\$8,248,643	\$7,527,206	\$6,961,243	\$6,610,539	\$6,284,633
Glenville State College	\$3,265,915	\$2,814,446	\$2,422,003	\$2,512,246	\$2,504,041
Marshall University	\$18,047,882	\$18,284,065	\$17,653,135	\$16,685,606	\$16,286,404
Shepherd University	\$7,252,841	\$7,047,552	\$6,757,743	\$6,092,746	\$5,362,155
West Liberty University	\$5,477,769	\$5,268,244	\$4,825,022	\$4,218,923	\$4,248,512
West Virginia State University	\$4,729,878	\$4,812,606	\$4,921,804	\$4,508,906	\$4,299,498
West Virginia University*	\$40,816,087	\$40,391,481	\$40,251,082	\$37,475,898	\$38,652,491
WV Two-Year Public Institutions	\$24,253,115	\$20,339,705	\$16,280,409	\$14,669,777	\$14,335,375
Blue Ridge Community and Technical College	\$4,437,289	\$4,224,455	\$3,934,760	\$3,404,138	\$2,957,697
BridgeValley Community and Technical College	.	\$2,514,469	\$1,830,700	\$1,578,920	\$1,474,914
Bridgemont Community and Technical College	\$666,232	.	.	.	.
Kanawha Valley Community and Technical College	\$2,184,833	.	.	.	.
Eastern WV Community and Technical College	\$665,778	\$711,284	\$689,895	\$452,998	\$294,861
Mountwest Community and Technical College	\$2,522,228	\$1,940,040	\$1,824,703	\$1,700,309	\$1,507,156
New River Community and Technical College	\$2,284,940	\$1,572,129	\$1,129,263	\$821,028	\$725,344
Pierpont Community and Technical College	\$5,491,710	\$4,618,459	\$2,689,164	\$2,180,950	\$2,409,513
Southern WV Community and Technical College	\$171,880	\$146,434	\$246,483	\$355,268	\$871,785
WV Northern Community College	\$2,136,169	\$1,552,983	\$1,155,107	\$1,159,087	\$1,208,993
WVU at Parkersburg	\$3,692,056	\$3,059,452	\$2,780,334	\$3,017,079	\$2,885,112
WV Public Career and Technical Centers	\$82,386	\$63,974	\$79,520	\$63,095	\$71,436
John D. Rockefeller IV Career Center	\$82,386	\$63,974	\$79,520	\$63,095	\$71,436
WV Four-Year Independent, Non-Profit Institutions	\$16,043,560	\$16,673,237	\$15,895,007	\$16,150,143	\$15,092,752
Alderson Broaddus University	\$2,008,194	\$2,550,465	\$2,550,186	\$2,862,044	\$2,631,310
Appalachian Bible College	\$279,929	\$274,949	\$248,350	\$290,994	\$185,109
Bethany College	\$2,530,153	\$2,242,582	\$2,049,668	\$2,057,334	\$1,852,604
Catholic Distance University	\$0	\$0	\$0	\$0	\$45,101
Davis and Elkins College	\$1,855,943	\$1,847,453	\$1,751,804	\$1,789,656	\$1,832,090
Mountain State University	\$408,445	.	.	.	.
Ohio Valley University	\$1,072,416	\$984,368	\$899,213	\$889,316	\$929,892
University of Charleston	\$2,704,572	\$3,201,803	\$3,188,500	\$3,264,210	\$2,798,549
West Virginia Wesleyan College	\$2,703,185	\$2,844,891	\$2,941,568	\$2,892,195	\$2,807,751
Wheeling Jesuit University	\$2,480,723	\$2,726,726	\$2,265,718	\$2,104,394	\$2,010,346

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DIRECT LOAN PROGRAM (SUBSIDIZED) DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$256,374	\$215,414	\$142,463	\$143,935	\$161,729
North Central (WV) Opportunities Industrialization Center	\$202,124	\$180,380	\$107,854	\$118,459	\$133,856
West Virginia University Hospitals	\$54,250	\$35,034	\$34,609	\$25,476	\$27,873
WV For-Profit Institutions	\$78,211,102	\$81,838,354	\$68,141,020	\$63,978,692	\$53,662,271
American Public University System	\$64,958,965	\$69,187,820	\$58,282,039	\$52,859,608	\$43,632,223
Charleston School of Beauty Culture	\$188,351	\$225,162	\$123,527	\$163,017	\$135,190
Clarksburg Beauty Academy and School of Massage Therapy	\$268,439	\$161,616	\$178,270	\$160,549	\$125,135
Everest Institute	\$1,670,254	\$885,144	.	.	.
Huntington Junior College of Business	\$2,458,556	\$2,304,239	\$1,693,958	\$1,730,622	\$1,351,897
Huntington School of Beauty Culture	\$4,471	.	.	.	.
International Beauty School	\$279,755	\$300,017	\$281,834	\$180,978	\$257,027
Meredith Manor International Equestrian Centre	\$354,983	\$375,563	\$263,675	\$209,955	\$202,963
Morgantown Beauty College	\$235,306	\$220,256	\$139,458	\$266,544	\$246,162
Mountain State College	\$762,836	\$776,931	\$592,160	\$590,816	\$376,318
Mountain State School of Massage	\$75,856	\$47,845	\$70,545	\$70,740	\$72,336
Salem International University	\$2,402,387	\$1,824,290	\$1,675,309	\$2,102,314	\$2,326,135
Scott College of Cosmetology	\$147,399	\$213,153	\$137,006	\$135,389	\$99,611
Valley College**	\$931,583	\$1,060,345	\$1,671,292	\$2,157,040	\$1,949,552
West Virginia Business College	\$418,764	\$612,742	\$497,465	\$458,947	\$371,459
West Virginia Junior College**	\$3,053,197	\$3,643,231	\$2,534,482	\$2,892,173	\$2,516,263
Total	\$215,331,168	\$212,979,934	\$191,079,628	\$179,247,381	\$166,699,317

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

Source: United States Department of Education

** Includes all institution campuses

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

Highlights:

- ▶ From 2012-13 to 2016-17, the number of students taking out Unsubsidized Direct Loans decreased from 80,316 to 61,642 while total loan volume decreased from \$452 million to \$411 million.
- ▶ The number of borrowers at for-profit institutions decreased by 11,488 students, while those at four-year public institutions decreased by 4,029 students.
- ▶ During the five-year period, Direct Unsubsidized Loan borrowers at public two-year institutions decreased by 2,285.
- ▶ In 2016-17, the amount of Unsubsidized Direct Loans at four-year public institutions, about \$226 million, accounted for 45.1 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 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	35,194	33,932	32,934	31,714	31,165
Bluefield State College	1,143	1,027	887	814	764
Concord University	1,436	1,373	1,276	1,194	1,149
Fairmont State University	2,703	2,519	2,319	2,232	2,149
Glenville State College	901	780	690	704	733
Marshall University	6,997	6,766	6,776	6,601	6,579
Shepherd University	2,160	2,121	1,981	1,896	1,807
West Liberty University	1,668	1,624	1,479	1,322	1,324
West Virginia School of Osteopathic Medicine	684	708	702	723	718
West Virginia State University	1,266	1,296	1,382	1,250	1,205
West Virginia University*	16,236	15,718	15,442	14,978	14,737
WV Two-Year Public Institutions	6,846	5,992	4,994	4,537	4,561
Blue Ridge Community and Technical College	1,309	1,306	1,125	1,017	907
Bridge Valley Community and Technical College	.	647	482	434	488
Bridgmont Community and Technical College	201	.	.	.	.
Kanawha Valley Community and Technical College	503	.	.	.	.
Eastern WV Community and Technical College	194	204	177	109	70
Mountwest Community and Technical College	506	405	437	403	362
New River Community and Technical College	469	341	355	296	287

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DIRECT LOAN PROGRAM (UNSUBSIDIZED) RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Pierpont Community and Technical College	1,827	1,529	1,041	851	901
Southern WV Community and Technical College	58	52	67	124	285
WV Northern Community College	725	521	471	459	450
WVU at Parkersburg	1,054	987	839	844	811
WV Public Career and Technical Centers	19	14	18	17	19
John D. Rockefeller IV Career Center	19	14	18	17	19
WV Four-Year Independent, Non-Profit Institutions	6,119	5,826	5,687	5,612	5,267
Alderson Broadus University	663	875	892	920	864
Appalachian Bible College	43	58	43	45	37
Bethany College	692	587	588	591	515
Catholic Distance University				0	21
Davis and Elkins College	541	565	547	544	544
Mountain State University	544	.	.	.	.
Ohio Valley University	317	315	285	264	286
University of Charleston	1,295	1,306	1,273	1,315	1,161
West Virginia Wesleyan College	860	900	933	933	929
Wheeling Jesuit University	1,164	1,220	1,126	1,000	910
WV Non-Profit Institutions (Professional/Less Than Four-Year)	85	75	55	52	65
Future Generations Graduate School	1	1	.	2	1
North Central (WV) Opportunities Industrialization Center	73	64	49	41	51
West Virginia University Hospitals	11	10	6	9	13
WV For-Profit Institutions	32,053	32,403	28,106	24,818	20,565
American Public University System	28,024	28,616	25,009	21,526	17,535
Charleston School of Beauty Culture	60	70	49	63	50
Clarksburg Beauty Academy and School of Massage Therapy	71	55	59	52	47
Everest Institute	555	340	.	0	0
Huntington Junior College of Business	739	711	638	527	401
Huntington School of Beauty Culture	5	.	.	.	.
International Beauty School	90	94	87	55	77
Meredith Manor International Equestrian Centre	98	99	89	63	56
Morgantown Beauty College	59	51	46	73	74
Mountain State College	191	196	174	158	95
Mountain State School of Massage	25	16	29	26	25
Salem International University	986	704	609	721	800

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DIRECT LOAN PROGRAM (UNSUBSIDIZED) RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Scott College of Cosmetology	22	45	19	17	15
Valley College**	275	324	521	674	619
West Virginia Business College	122	164	146	132	111
West Virginia Junior College**	731	918	631	731	660
Total	80,316	78,242	71,794	66,750	61,642

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

Source: United States Department of Education

** Includes all institution campuses

DIRECT LOAN PROGRAM (UNSUBSIDIZED) DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	\$235,203,775	\$233,194,504	\$218,273,120	\$225,488,742	\$225,572,336
Bluefield State College	\$4,907,786	\$4,471,045	\$3,585,295	\$3,484,856	\$3,385,681
Concord University	\$6,096,311	\$6,158,622	\$6,135,819	\$6,248,657	\$6,381,519
Fairmont State University	\$12,459,341	\$11,915,327	\$11,352,307	\$10,404,588	\$10,120,628
Glenville State College	\$3,650,256	\$3,046,227	\$2,594,490	\$2,702,640	\$2,908,097
Marshall University	\$51,826,376	\$49,485,832	\$51,478,997	\$50,590,230	\$53,552,442
Shepherd University	\$9,983,375	\$9,620,621	\$9,148,858	\$8,915,211	\$8,645,240
West Liberty University	\$7,598,327	\$8,431,950	\$7,454,597	\$6,562,025	\$6,573,383
West Virginia School of Osteopathic Medicine	\$27,653,866	\$28,589,361	\$14,035,971	\$28,136,112	\$28,075,826
West Virginia State University	\$5,848,847	\$6,203,573	\$6,329,806	\$5,808,733	\$5,270,741
West Virginia University	\$105,179,290	\$105,271,946	\$106,156,980	\$102,635,690	\$100,658,779
WV Two-Year Public Institutions	\$22,769,554	\$20,054,599	\$15,436,353	\$14,377,563	\$14,872,300
Blue Ridge Community and Technical College	\$5,357,680	\$5,105,415	\$3,221,455	\$3,038,585	\$2,637,188
BridgeValley Community and Technical College	.	\$2,153,438	\$1,722,945	\$1,556,236	\$1,833,033
Bridgemont Community and Technical College	\$685,788	.	.	.	.
Kanawha Valley Community and Technical College	\$1,748,387	.	.	.	.
Eastern WV Community and Technical College	\$432,456	\$426,869	\$391,117	\$218,438	\$156,687
Mountwest Community and Technical College	\$1,432,292	\$1,216,433	\$1,180,075	\$1,264,354	\$1,118,039
New River Community and Technical College	\$1,288,711	\$956,973	\$962,425	\$799,601	\$836,178
Pierpont Community and Technical College	\$6,242,069	\$5,358,948	\$3,513,389	\$2,907,052	\$3,314,834
Southern WV Community and Technical College	\$216,284	\$152,166	\$205,318	\$326,975	\$807,319
WV Northern Community College	\$1,669,024	\$1,405,489	\$1,347,954	\$1,245,750	\$1,194,922
WVU at Parkersburg	\$3,696,863	\$3,278,868	\$2,891,675	\$3,020,572	\$2,974,100

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DIRECT LOAN PROGRAM (UNSUBSIDIZED) DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Public Career and Technical Centers	\$113,426	\$81,096	\$87,401	\$93,566	\$120,486
John D. Rockefeller IV Career Center	\$113,426	\$81,096	\$87,401	\$93,566	\$120,486
WV Four-Year Independent, Non-Profit Institutions	\$40,370,374	\$41,221,417	\$37,032,257	\$39,672,143	\$35,738,890
Alderson Broaddus University	\$3,744,196	\$4,617,244	\$4,276,594	\$4,485,430	\$4,242,521
Appalachian Bible College	\$105,047	\$147,753	\$106,150	\$98,550	\$105,576
Bethany College	\$2,783,728	\$2,411,787	\$2,388,393	\$2,202,883	\$1,877,034
Catholic Distance University	.	.	.	.	\$122,977
Davis and Elkins College	\$2,098,533	\$2,194,265	\$2,251,549	\$2,113,020	\$2,181,896
Mountain State University	\$1,498,174	.	.	.	.
Ohio Valley University	\$1,354,197	\$1,353,136	\$1,209,198	\$1,000,313	\$1,136,620
University of Charleston	\$16,108,699	\$16,924,348	\$14,457,996	\$16,971,293	\$14,456,178
West Virginia Wesleyan College	\$3,871,788	\$3,989,043	\$4,131,424	\$4,046,025	\$4,096,207
Wheeling Jesuit University	\$8,806,012	\$9,583,841	\$8,210,953	\$8,754,629	\$7,519,881
WV Non-Profit Institutions (Professional/Less Than four-Year)	\$369,164	\$305,817	\$219,650	\$222,528	\$301,946
Future Generations University	\$8,250	\$8,750	\$0	\$13,775	\$7,194
North Central (WV) Opportunities Industrialization Center	\$314,442	\$244,253	\$188,259	\$161,059	\$206,125
West Virginia University Hospitals	\$46,472	\$52,814	\$31,391	\$47,694	\$88,627
WV For-Profit Institutions	\$152,838,793	\$165,215,969	\$146,182,898	\$152,213,454	\$134,431,689
American Public University System	\$133,461,840	\$147,794,774	\$132,900,767	\$137,445,059	\$120,418,387
Charleston School of Beauty Culture	\$221,506	\$265,243	\$203,172	\$213,184	\$192,035
Clarksburg Beauty Academy and School of Massage Therapy	\$309,807	\$226,770	\$229,006	\$228,998	\$180,385
Everest Institute	\$2,507,136	\$1,357,220	.	.	.
Huntington Junior College of Business	\$2,116,092	\$2,154,736	\$1,742,113	\$1,843,036	\$1,525,010
Huntington School of Beauty Culture	\$21,279	.	.	.	.
International Beauty School	\$368,604	\$422,031	\$384,178	\$243,701	\$364,455
Meredith Manor International Equestrian Centre	\$411,794	\$442,330	\$342,335	\$335,236	\$252,120
Morgantown Beauty College	\$227,444	\$189,982	\$174,214	\$295,406	\$276,673
Mountain State College	\$970,883	\$966,772	\$753,384	\$731,347	\$471,664
Mountain State School of Massage	\$104,167	\$71,530	\$127,592	\$106,058	\$123,105
Salem International University	\$7,682,500	\$5,842,966	\$4,366,706	\$4,600,855	\$5,082,725
Scott College of Cosmetology	\$47,751	\$161,072	\$50,601	\$61,913	\$57,156
Valley College**	\$1,313,126	\$1,644,028	\$2,623,789	\$3,319,950	\$3,082,503
West Virginia Business College	\$561,622	\$785,592	\$622,408	\$584,563	\$428,537
West Virginia Junior College**	\$2,513,242	\$2,890,923	\$1,662,633	\$2,204,148	\$1,976,934
Total	\$451,665,086	\$460,073,402	\$417,231,679	\$432,067,996	\$411,037,647

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

Source: United States Department of Education

** Includes all institution campuses

Direct PLUS Loan Program Recipients and Dollars by Institution and Sector

Highlights:

- ▶ A majority of all West Virginia PLUS Loans (83.6 percent) were borrowed by parents of undergraduate students attending public four-year institutions.
- ▶ From 2012-13 to 2016-17, total PLUS Loan recipients increased 29.3 percent from 5,981 to 7,731.
- ▶ Over the same time period, the amount parents of West Virginia undergraduate students borrowed in PLUS Loans increased from \$75.5 million to \$108.4 million.

About This Measure:

The PLUS Loan program allows qualifying parents of undergraduate students to borrow directly from the federal government toward 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 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year Public Institutions	5,137	5,201	5,267	6,060	6,466
Bluefield State College	16	12	8	16	22
Concord University	66	80	82	117	120
Fairmont State University	73	82	65	234	274
Glenville State College	50	41	43	67	67
Marshall University	358	390	487	621	709
Shepherd University	372	378	400	432	371
West Liberty University	234	202	197	251	288
West Virginia State University	44	63	103	159	213
West Virginia University*	3,924	3,953	3,882	4,163	4,402
West Virginia University*	16,236	15,718	15,442	14,978	14,737
WV Two-Year Public Institutions	55	63	42	72	73
Blue Ridge Community and Technical College	3	1	3	2	4
BridgeValley Community and Technical College	.	14	5	4	5
Bridgemont Community and Technical College	7	.	.	.	.
Kanawha Valley Community and Technical College	0	.	.	.	.
Eastern WV Community and Technical College	0	0	0	0	1
Mountwest Community and Technical College	5	4	3	8	6
New River Community and Technical College	1	0	0	1	1
Pierpont Community and Technical College	35	36	27	55	49

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DIRECT PLUS LOAN PROGRAM RECIPIENTS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Northern Community College	2	5	3	1	4
WVU at Parkersburg	2	3	1	1	3
WV Four-Year Independent, Non-Profit Institutions	592	627	656	925	929
Alderson Broaddus University	63	99	113	173	176
Appalachian Bible College	6	8	3	5	3
Bethany College	145	112	103	171	169
Davis and Elkins College	79	87	75	109	102
Ohio Valley University	25	33	35	56	51
University of Charleston	90	96	102	130	140
West Virginia Wesleyan College	120	116	136	187	199
Wheeling Jesuit University	64	76	89	94	89
WV Non-Profit Institutions (Professional/Less Than Four-Year)	0	0	4	1	4
North Central Opportunities Industrialization Center	0	0	4	1	2
West Virginia University Hospitals	0	0	0	0	2
WV For-Profit Institutions	160	155	146	248	259
American Public University System	13	8	5	18	12
Charleston School of Beauty Culture	0	1	0	0	1
Clarksburg Beauty Academy and School of Massage Therapy	6	1	0	5	0
Everest Institute	9	3	.	.	.
Huntington Junior College of Business	0	1	1	2	4
International Beauty School	3	3	6	5	4
Meredith Manor International Equestrian Centre	33	44	39	25	33
Morgantown Beauty College	2	5	6	21	19
Mountain State College	0	0	0	1	1
Mountain State School of Massage	2	1	2	4	1
Salem International University	51	40	44	83	73
Scott College of Cosmetology	2	5	1	1	2
Valley College**	2	4	12	52	53
West Virginia Business College	0	1	1	.	.
West Virginia Junior College**	37	38	29	31	56
Total	5,981	6,084	6,115	7,306	7,731

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

Source: United States Department of Education

** Includes all institution campuses

DIRECT PLUS LOAN PROGRAM DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year Public Institutions	\$67,681,480	\$73,854,401	\$77,593,998	\$86,071,488	\$96,380,423
Bluefield State College	\$97,870	\$83,328	\$37,136	\$87,418	\$131,795
Concord University	\$451,925	\$584,114	\$599,935	\$813,395	\$890,379
Fairmont State University	\$550,776	\$646,710	\$463,873	\$2,027,971	\$2,428,673
Glenville State College	\$474,701	\$427,974	\$477,661	\$608,168	\$634,548
Marshall University	\$3,451,656	\$3,880,724	\$4,971,221	\$6,381,117	\$7,673,935
Shepherd University	\$4,353,839	\$4,779,004	\$5,189,736	\$5,226,107	\$4,489,284
West Liberty University	\$2,174,696	\$2,038,017	\$2,113,517	\$2,759,197	\$2,944,926
West Virginia State University	\$327,454	\$500,108	\$933,763	\$1,453,437	\$1,968,869
West Virginia University*	\$55,798,563	\$60,914,422	\$62,807,156	\$66,714,678	\$75,218,014
WV Two-Year Public Institutions	\$310,773	\$368,155	\$271,058	\$472,093	\$417,174
Blue Ridge Community and Technical College	\$12,465	\$3,365	\$15,722	\$16,000	\$16,019
BridgeValley Community and Technical College	.	\$74,750	\$34,984	\$19,422	\$21,117
Bridgemont Community and Technical College	\$28,666	.	.	.	.
Kanawha Valley Community and Technical College	\$0	.	.	.	.
Eastern WV Community and Technical College	\$0	\$0	\$0	\$0	\$8,828
Mountwest Community and Technical College	\$36,898	\$41,586	\$17,661	\$38,072	\$40,574
New River Community and Technical College	\$2,000	\$0	\$0	\$5,386	\$2,294
Pierpont Community and Technical College	\$209,016	\$215,278	\$161,898	\$380,885	\$301,002
WV Northern Community College	\$11,056	\$19,627	\$24,790	\$4,112	\$12,864
WVU at Parkersburg	\$10,672	\$13,549	\$16,003	\$8,216	\$14,476
WV Four-Year Independent, Non-Profit Institutions	\$6,101,494	\$6,955,671	\$6,905,989	\$9,123,370	\$9,579,248
Alderson Broaddus University	\$580,279	\$983,082	\$1,124,289	\$1,625,808	\$1,985,338
Appalachian Bible College	\$61,184	\$70,360	\$27,800	\$53,171	\$39,500
Bethany College	\$1,632,080	\$1,365,455	\$1,059,726	\$1,480,191	\$1,539,496
Davis and Elkins College	\$776,543	\$949,236	\$944,739	\$1,058,642	\$917,357
Ohio Valley University	\$196,821	\$291,460	\$269,584	\$470,165	\$433,665
University of Charleston	\$904,218	\$1,152,313	\$1,058,670	\$1,378,460	\$1,644,121
West Virginia Wesleyan College	\$1,286,431	\$1,343,232	\$1,495,973	\$2,053,428	\$2,199,947
Wheeling Jesuit University	\$663,938	\$800,533	\$925,208	\$1,003,505	\$819,824
WV Non-Profit Institutions (Professional/Less Than Four-Year)	\$0	\$0	\$24,000	\$4,000	\$23,500
North Central Opportunities Industrialization Center	\$0	\$0	\$24,000	\$4,000	\$9,500
West Virginia University Hospitals	\$0	\$0	\$0	\$0	\$14,000

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DIRECT PLUS LOAN PROGRAM DOLLARS BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017 (CONTINUED)

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV For-Profit Institutions	\$1,364,938	\$1,487,443	\$1,419,016	\$2,071,159	\$2,036,459
American Public University System	\$42,428	\$44,191	\$20,883	\$87,444	\$54,256
Charleston School of Beauty Culture	\$0	\$9,000	\$0	\$0	\$4,000
Clarksburg Beauty Academy and School of Massage Therapy	\$58,898	\$4,000	\$0	\$24,900	\$0
Everest Institute	\$82,973	\$28,059	.	.	.
Huntington Junior College of Business	\$0	\$3,668	\$2,946	\$7,757	\$10,736
International Beauty School	\$12,791	\$12,000	\$19,600	\$21,300	\$21,750
Meredith Manor International Equestrian Centre	\$522,239	\$688,237	\$637,794	\$480,430	\$577,461
Morgantown Beauty College	\$8,362	\$18,506	\$35,212	\$115,623	\$98,023
Mountain State College	\$0	\$0	\$0	\$8,500	\$2,000
Mountain State School of Massage	\$15,318	\$8,500	\$17,000	\$25,915	\$3,500
Salem International University	\$427,865	\$382,792	\$449,678	\$727,673	\$589,780
Scott College of Cosmetology	\$4,250	\$21,750	\$4,100	\$3,000	\$9,470
Valley College**	\$11,525	\$30,321	\$74,433	\$407,617	\$299,359
West Virginia Business College	\$0	\$4,000	\$4,000	\$0	\$0
West Virginia Junior College**	\$178,289	\$232,419	\$153,370	\$161,000	\$366,124
Total	\$75,458,685	\$82,665,670	\$86,214,061	\$97,742,110	\$108,436,804

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

** Includes all institution campuses

Source: United States Department of Education

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

Highlights:

- ▶ Approximately 84.4 percent of all West Virginia Direct Graduate PLUS Loans were borrowed by graduate students attending public four-year institutions in 2016-17.
- ▶ From 2012-13 to 2016-17, the total number of Direct Graduate PLUS Loan recipients increased from 1,866 to 2,636.
- ▶ Over the same time period, the amount West Virginia graduate students borrowed in Direct Graduate PLUS Loans increased from \$34.5 million to \$51 million.

About This Measure:

The Direct Graduate PLUS Loan program allows qualifying graduate students to borrow directly from the federal government toward 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 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	1,454	1,553	1,692	1,897	2,224
Concord University	0	0	2	4	8
Fairmont State University	0	0	1	3	4
Marshall University	372	375	460	551	696
Shepherd University	0	0	0	2	5
West Liberty University	6	30	29	24	19
West Virginia School of Osteopathic Medicine	491	492	541	537	556
West Virginia State University	0	0	0	0	7
West Virginia University	585	656	659	776	929
WV Four-Year Independent, Non-Profit Institutions	394	341	314	374	348
Alderson Broaddus University	53	68	70	77	76
Mountain State University	30	.	.	.	.
University of Charleston	237	207	170	224	175
West Virginia Wesleyan College	2	2	3	1	5
Wheeling Jesuit University	72	64	71	42	92
WV For-Profit Institutions	18	24	40	55	64
American Public University System	17	23	40	54	62
Salem International University	1	1	0	1	2
Total	1,866	1,918	2,046	2,326	2,636

Source: United States Department of Education

DIRECT GRADUATE PLUS LOAN DISTRIBUTION BY INSTITUTION AND SECTOR 2012-2013 TO 2016-2017

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
WV Four-Year (or Higher) Public Institutions	\$26,797,414	\$29,886,778	\$26,676,042	\$36,961,464	\$40,327,271
Concord University	\$0	\$0	\$14,149	\$29,921	\$75,430
Fairmont State University	\$0	\$0	\$5,900	\$18,891	\$17,643
Marshall University	\$5,062,274	\$5,767,702	\$7,792,364	\$9,129,761	\$8,481,423
Shepherd University	\$0	\$0	\$0	\$0	\$28,160
West Liberty University	\$209,611	\$1,077,271	\$436,601	\$684,073	\$522,145
West Virginia School of Osteopathic Medicine	\$13,129,577	\$13,216,080	\$7,343,974	\$15,255,210	\$16,829,767
West Virginia State University	\$0	\$0	\$0	\$0	\$49,379
West Virginia University*	\$8,395,952	\$9,825,725	\$11,083,054	\$11,839,338	\$14,323,324
WV Four-Year Independent, Non-Profit Institutions	\$7,551,055	\$8,008,145	\$6,543,193	\$9,596,408	\$9,894,259
Alderson Broaddus University	\$1,648,265	\$1,775,723	\$1,479,227	\$2,773,058	\$2,653,641
Mountain State University	\$71,544	.	.	.	.
University of Charleston	\$4,329,797	\$4,707,344	\$3,451,141	\$4,705,458	\$4,783,322
West Virginia Wesleyan College	\$21,419	\$10,974	\$35,265	\$10,132	\$25,171
Wheeling Jesuit University	\$1,480,030	\$1,514,104	\$1,577,560	\$2,107,760	\$2,432,125
WV For-Profit Institutions	\$182,338	\$244,704	\$350,893	\$639,220	\$794,243
American Public University System	\$179,588	\$235,877	\$350,893	\$638,740	\$775,203
Salem International University	\$2,750	\$8,827	\$0	\$480	\$19,040
Total	\$34,530,807	\$38,139,627	\$33,570,128	\$47,197,092	\$51,015,773

Source: United States Department of Education

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

Highlights:

- ▶ The proportion of undergraduates at four-year public institutions who received a student loan in 2016-17 was 48.8 percent with an average student loan amount of \$7,747.
- ▶ The highest average loan amount at four-year public institutions was \$8,783 at West Virginia University and the highest proportion of students receiving a federal loan was 58.7 percent at West Liberty University.
- ▶ In West Virginia two-year public institutions, 23.9 percent of students received a student loan. The average loan in this sector was \$4,648.
- ▶ At two-year public institutions, the highest loan amount was \$5,690 at Pierpont Community and Technical College, which also had the highest proportion of students receiving a federal loan (43.8%).

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, 2016-2017

	Headcount	Students with Loans	Percent with Loans	Average Loan Amount
WV Four-Year Public Institutions	59,905	29,239	48.8%	\$7,747
Bluefield State College	1,587	866	54.6%	\$7,108
Concord University	2,409	1,166	48.4%	\$6,285
Fairmont State University	4,211	2,393	56.8%	\$6,625
Glenville State College	2,112	824	39.0%	\$7,040
Marshall University	10,974	5,475	49.9%	\$7,225
Potomac State College of WVU	1,674	734	43.8%	\$5,336
Shepherd University	3,993	2,008	50.3%	\$7,497
West Liberty University	2,301	1,350	58.7%	\$8,006
West Virginia State University	4,093	1,400	34.2%	\$6,458
West Virginia University	24,924	12,392	49.7%	\$8,783
West Virginia University Institute of Technology	1,627	631	38.8%	\$6,608
WV Two-Year Public Institutions	26,337	6,290	23.9%	\$4,648
Blue Ridge Community and Technical College	6,805	1,154	17.0%	\$4,746
BridgeValley Community and Technical College	3,001	810	27.0%	\$4,122
Eastern WV Community and Technical College	912	118	12.9%	\$3,772

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PERCENTAGE OF UNDERGRADUATE ACADEMIC YEAR HEADCOUNT ENROLLMENT TAKING OUT LOANS AND AVERAGE LOAN AMOUNTS AT PUBLIC INSTITUTIONS, 2016-2017 (CONTINUED)

	Headcount	Students with Loans	Percent with Loans	Average Loan Amount
Mountwest Community and Technical College	2,893	720	24.9%	\$3,578
New River Community and Technical College	2,369	324	13.7%	\$5,100
Pierpont Community and Technical College	2,364	1,035	43.8%	\$5,690
Southern WV Community and Technical College	2,054	388	18.9%	\$4,283
WV Northern Community College	2,692	563	20.9%	\$4,231
WVU at Parkersburg	3,247	1,178	36.3%	\$4,935
Total	86,242	35,529	41.2%	\$7,199

Source: HEPC/CTCS Data

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

Highlights:

- At West Virginia public four-year institutions in 2016-17, 46.7 percent of in-state students took out loans with an average amount of \$6,679, while 53.2 percent of out-of-state students had loans with an average value of \$9,659.
- In West Virginia two-year public institutions, the 24 percent of in-state students who borrowed received an average of \$4,609 in loans, while 23 percent of out-of-state students took out loans with an average value of \$5,099.

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, 2016-2017

		Headcount	Students with Loans	Percent with Loans	Average Loan Amount
WV Four-Year Public Institutions	In-state	40,209	18,758	46.7%	\$6,679
	Out-of-state	19,696	10,481	53.2%	\$9,659
	Total	59,905	29,239	48.8%	\$7,747
WV Two-Year Public Institutions	In-state	24,153	5,788	24.0%	\$4,609
	Out-of-state	2,184	502	23.0%	\$5,099
	Total	26,337	6,290	23.9%	\$4,648

Source: HEPC/CTCS Data

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

Highlights:

- ▶ In 2016-17, 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 67 percent. Approximately 64.4 percent of those with family incomes of \$30,000 to \$59,999 took out loans, while that figure was 65.5 percent for those with income of \$60,000 to \$89,999 and 53.3 percent for those with an income of \$90,000 or more.
- ▶ At two-year public institutions, 38.4 percent of students whose family adjusted income was under \$30,000 took out loans. For students with an income of \$30,000 to \$59,999, 37.4 percent took out a loan while 47.6 percent of those with an income of \$60,000 to \$89,999 took out loans. About 44.9 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 (\$6,420), while students with an adjusted gross income less than \$30,000 had the highest at \$6,996. Students with adjusted gross incomes of \$60,000-\$89,999 had an average loan of \$6,455 and students reporting \$90,000 and above had an average loan of \$6,540.
- ▶ At West Virginia two-year public institutions, students with an adjusted gross income of less than \$30,000 had an average loan of \$4,396. Students with an adjusted gross income of \$30,000- \$59,999 had an average loan of \$4,665; \$60,000- \$89,999 had an average loan of \$4,842; and \$90,000 or above had the highest average loan, \$4,957.

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, 2016-2017

	Adjusted Gross Income	Headcount	Students with Loan	Percent with Loan	Average Loan Amount
WV Four-Year Public Institutions	Less than \$30,000	9,968	6,676	67.0%	\$6,996
	\$30,000 - \$59,999	5,836	3,759	64.4%	\$6,420
	\$60,000 - \$89,999	4,967	3,254	65.5%	\$6,455
	\$90,000 and above	9,350	4,981	53.3%	\$6,540
	Total	30,121	18,670	62.0%	\$6,664
WV Two-Year Public Institutions	Less than \$30,000	7,460	2,865	38.4%	\$4,396
	\$30,000 - \$59,999	2,878	1,077	37.4%	\$4,665
	\$60,000 - \$89,999	1,837	874	47.6%	\$4,842
	\$90,000 and above	1,943	873	44.9%	\$4,957
	Total	14,118	5,689	40.3%	\$4,602

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, 58.5 percent of West Virginia students who filed a FAFSA as a dependent student took out loans, while 72.6 percent of independent students did so.
- ▶ The average loan amount of dependent students at four-year institutions was \$6,056, which was lower than the \$8,166 independent students borrowed.
- ▶ At two-year public institutions, 33.6 percent of students who filed a FAFSA as a dependent student took out loans and 46.1 percent of independent students borrowed.
- ▶ The average loan amount of dependent students at two-year institutions was \$4,170, which was lower than the \$4,874 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, 2016–2017

		Headcount	Student with Loan	Percent with Loan	Average Loan Amount
WV Four-Year Public Institutions	Dependent	22,712	13,288	58.5%	\$6,056
	Independent	7,409	5,382	72.6%	\$8,166
	Total	30,121	18,670	62.0%	\$6,664
WV Two-Year Public Institutions	Dependent	6,554	2,199	33.6%	\$4,170
	Independent	7,564	3,490	46.1%	\$4,874
	Total	14,118	5,689	40.3%	\$4,602

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 2011 cohort, 59.4 percent of students who graduated with a bachelor's degree within four years took out loans. This represents a 4.9 percentage point increase from the 2007 cohort.
- ▶ The average loan amount for students in the 2007 cohort who graduated in four years was \$22,500, which increased to \$25,392 for the 2011 cohort. Among students still pursuing a degree after four years, the average loan amount increased from \$27,554 to \$29,311 from 2007 to 2011. Students in the 2011 cohort, who did not graduate and were not still enrolled, borrowed an average of \$296 less than their peers in the 2007 cohort.
- ▶ The average loan amount for students who graduated after six years increased from \$25,593 for the 2007 cohort to \$28,289 in 2011. Students still pursuing a degree after six years saw an increase of \$3,781 over the time period, while students who did not graduate and were no longer pursuing a degree saw a decrease of \$288 from \$12,112 for the 2007 cohort to \$11,824 for the 2011 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 2007 AND 2011 COHORTS

		After Four Years			After Six Years		
		Head Count	Percent With Loans	Average Loan Amount	Head Count	Percent With Loans	Average Loan Amount
2007	Graduated	2,490	54.5%	\$22,500	4,714	63.3%	\$25,593
	No Degree, Enrolled	3,903	76.3%	\$27,554	947	82.3%	\$30,710
	No Degree, Not Enrolled Past Year	3,570	66.2%	\$9,850	4,302	68.2%	\$12,112
2011	Graduated	3,031	59.4%	\$25,392	5,346	65.4%	\$28,289
	No Degree, Enrolled	3,637	75.6%	\$29,311	732	80.1%	\$26,929
	No Degree, Not Enrolled Past Year	3,840	69.4%	\$9,554	4,430	70.6%	\$11,824

Source: HEPC/CTCS Data

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

Highlights:

- ▶ In the Fall 2011 cohort, of the students earning a credential in two years, 57.9 percent had taken out loans, an increase over the Fall 2007 cohort's 52.9 percent.
- ▶ The average loan amount for those who earned a credential in two years was \$17,142 for the 2007 cohort and \$12,971 for the Fall 2011 cohort. Students who were still pursuing a credential after two years experienced a decrease in average loan amount from \$18,586 to \$13,911 over the time period, while students who did not graduate and were no longer enrolled saw a decrease from \$6,907 to \$5,099.
- ▶ Over six years, students who graduated had an average student loan of \$22,336 in the Fall 2007 cohort and \$17,834 for the 2011 cohort. Those still pursuing a credential had an average student loan of \$24,856 in the Fall 2007 cohort; this figure decreased to \$17,623 in the Fall 2011 cohort. Average debt for students who did not graduate and were no longer enrolled decreased from \$9,153 in the 2007 cohort to \$6,631 for the Fall 2011 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 six years who have graduated with any credential, the number who have not graduated but were still enrolled in the second/sixth year, and the number who have not graduated and were not still enrolled in the second/sixth year. It also provides the percent of each of these groups that have taken out any loans during the time period and the average cumulative 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 2007 AND 2011 COHORTS

		After Two Years			After Six Years		
		Head Count	Percent With Loans	Average Loan Amount	Head Count	Percent With Loans	Average Loan Amount
2007	Graduated	119	52.9%	\$17,142	899	66.7%	\$22,336
	No Degree, Enrolled	2,235	63.8%	\$18,586	397	71.3%	\$24,856
	No Degree, Not Enrolled Past Year	1,548	45.8%	\$6,907	2,606	50.4%	\$9,153
2011	Graduated	209	57.9%	\$12,971	1,029	61.9%	\$17,834
	No Degree, Enrolled	2,144	61.0%	\$13,911	205	66.8%	\$17,623
	No Degree, Not Enrolled Past Year	2,231	48.2%	\$5,099	3,350	51.6%	\$6,631

Source: HEPC/CTCS Data

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

Highlights:

- ▶ The three-year default rate for the 2014 cohort, for all institutions in the state, was 18.2 percent.
- ▶ The number of students in default increased by 1,902 and the three-year default rate increased by 2.1 percentage points between 2013 and 2014.
- ▶ Three-year default rates at West Virginia public two- and four-year institutions increased 1.1 and 0.4 percentage points respectively between the 2013 and 2014 cohorts. The for-profit sector experienced a 3.4 percentage point increase in student loan default between 2013 and 2014.
- ▶ Public two-year (25.2 percent) and private, for profit (22.4 percent) institutions had the highest sector default rates.
- ▶ Public four-year (10.6 percent) and independent, non-profit (9.7 percent) 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, 2013 AND 2014 COHORTS

	2013 Cohort			2014 Cohort		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
WV Four-Year (or Higher) Public Institutions	16,682	1,702	10.2%	16,596	1,770	10.6%
Bluefield State College	700	137	19.5%	705	129	18.2%
Concord University	800	120	15.0%	830	122	14.6%
Fairmont State University	1,527	217	14.2%	1,492	199	13.3%
Glenville State College	474	80	16.8%	467	92	19.7%
Marshall University	3,153	302	9.5%	3,220	328	10.1%
Shepherd University	1,121	107	9.5%	1,140	102	8.9%
West Liberty University	697	74	10.6%	765	69	9.0%
West Virginia School of Osteopathic Medicine	208	3	1.4%	190	1	0.5%
West Virginia State University	809	125	15.4%	770	143	18.5%
West Virginia University*	7,193	537	7.4%	7,017	585	8.3%
WV Two-Year Public Institutions	6,651	1,605	24.1%	6,207	1,566	25.2%
Blue Ridge Community and Technical College	776	201	25.9%	956	262	27.4%
Bridge Valley Community and Technical College	935	191	20.4%	477	69	14.4%
Eastern WV Community and Technical College	94	22	23.4%	115	35	30.4%
Mountwest Community and Technical College	928	208	22.4%	819	201	24.5%

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STUDENT LOAN THREE-YEAR COHORT DEFAULT RATES BY INSTITUTION AND SECTOR, 2013 AND 2014 COHORTS (CONTINUED)

	2013 Cohort			2014 Cohort		
	Number in Repayment	Number in Default	Default Rate	Number in Repayment	Number in Default	Default Rate
New River Community and Technical College	695	177	25.4%	760	205	26.9%
Pierpont Community and Technical College	1,363	377	27.6%	1,286	353	27.4%
Southern WV Community and Technical College	94	23	24.4%	90	28	31.1%
WV Northern Community College	780	181	23.2%	647	159	24.5%
WVU at Parkersburg	986	225	22.8%	1,057	254	24.0%
WV Public Career and Technical Centers	46	6	13.0%	45	5	11.1%
John D. Rockefeller IV Career Center	46	6	13.0%	45	5	11.1%
WV Four-Year Independent, Non-Profit Institutions	2,365	238	10.0%	2,556	249	9.7%
Alderson Broaddus University	246	21	8.5%	288	38	13.1%
Appalachian Bible College	41	1	2.4%	45	0	0.0%
Bethany College	313	51	16.2%	274	41	14.9%
Davis and Elkins College	240	35	14.5%	253	30	11.8%
Ohio Valley University	175	23	13.1%	159	19	11.9%
University of Charleston	458	49	10.6%	690	57	8.2%
West Virginia Wesleyan College	420	34	8.0%	385	36	9.3%
Wheeling Jesuit University	472	24	5.0%	462	28	6.0%
WV Non-Profit Institutions (Professional/Less Than Four-Year)	116	18	15.5%	132	21	15.9%
North Central (WV) Opportunities Industrialization Center	75	17	22.6%	89	20	22.4%
West Virginia University Hospitals	41	1	2.4%	43	1	2.3%
WV For-Profit Institutions	20,004	3,818	19.0%	25,248	5,678	22.4%
American Public University System	17,379	3,502	20.1%	22,607	5,342	23.6%
Charleston School of Beauty Culture	60	13	21.6%	58	7	12.0%
Clarksburg Beauty Academy and School of Massage Therapy	85	9	10.5%	51	5	9.8%
Huntington Junior College of Business	618	69	11.1%	501	74	14.7%
International Beauty School	113	27	23.8%	119	22	18.4%
Meredith Manor International Equestrian Centre	71	6	8.4%	86	12	13.9%
Morgantown Beauty College	51	2	3.9%	56	4	7.1%
Mountain State College	154	28	18.1%	113	16	14.1%
Mountain State School of Massage	30	8	26.6%	66	15	22.7%
Salem International University	558	86	15.4%	641	112	17.4%
Scott College of Cosmetology	96	19	19.7%	32	3	9.3%
Valley College**	177	25	14.1%	292	34	11.60%
West Virginia Junior College**	612	24	3.9%	626	32	5.1%
Total	45,864	7,387	16.1%	50,784	9,289	18.2%

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

** Includes all institution campuses

Source: United States Department of Education

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