

Abilene Christian University

ACU Box 29007
Abilene, TX 79699
www.acu.edu

General Information		Leadership	
City:	Abilene	President:	Dr. Royce L. Money
School Type:	Four-Year Private	Director of Student Financial Services:	Gary West
Highest Degree Offered:	Doctorate	U.S. Rep.:	Randy Neugebauer (R-19th)
ED School Code:	003537	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Bob Hunter (R-71st)
Primary Phone:	(325) 674-2000		
Financial Aid Phone:	(800) 674-2000		

Student Profile

Enrollment (Fall 2005):	4,683	Female Enrollment (Fall 2004):	55%
Change (Fall 2000-Fall 2005):	-1%	Texas Residents (Fall 2004):	77%
Percent Undergraduates (Fall 2004):	88%	Undergraduates Full-Time (Fall 2004):	95%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	83%	N/A	\$6,051	\$5,120	\$8,585	N/A	57%
African-American	7%	N/A	\$6,351	\$6,470	\$8,253	N/A	29%
Hispanic	6%	N/A	\$5,850	\$6,029	\$7,615	N/A	41%
Asian-American	1%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	1%	N/A	\$7,835	\$4,433	\$7,116	N/A	N/A
Other/Unknown	2%	N/A	\$6,721	\$5,769	\$8,809	N/A	N/A
All Students	100%	N/A	\$6,084	\$5,359	\$8,462	N/A	54%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$14,610	MSA* Average Monthly Rent (1 Bedroom)	\$419
Books and Supplies	\$1,195	MSA* Average Monthly Rent (2 Bedroom)	\$528
Room and Board On Campus	\$5,670	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$3,000	Average Monthly Car Expenses	\$284
Total †	\$24,475	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,800,810	\$2,579
	AY 2003-04 SEOG	Grant	\$500,084	\$3,049
	AY 2003-04 Perkins	Loan	\$439,380	\$1,664
	AY 2003-04 Work Study	Work	\$751,090	\$1,458
	AY 2004-05 FFELP	Loan	\$29,409,465	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$3,645,567	\$2,338
	AY 2003-04 TEXAS Grant	Grant	\$1,748,407	\$2,984
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$54,384	\$10,877
	AY 2003-04 CAL	Loan	\$1,057,512	\$7,003
	AY 2003-04 BOT	Loan	\$307,646	\$3,046
Institutional	AY 2002-03	Grant	\$14,823,221	N/A

Abilene Christian University

ACU Box 29007
Abilene, TX 79699
www.acu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$265,591,814
Number of Loans:	79,715
Number of Student Borrowers:	21,106
Amount of Default Claims Paid:	\$21,673,442
Number of Defaulted Borrowers:	2,742

FY 2005 Freshman TG Volume (by Texas Region)

Central	20%
East	2%
Gulf Coast	12%
Metroplex	31%
Panhandle	19%
Rio Grande	0%
West	2%
Out of State	13%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$18,500
Borrowers leaving school in FY 03:	\$18,324
Borrowers leaving school in FY 02:	\$17,529

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.7%	FY 2000	4.1%
FY 2002	2.3%	FY 1999	4.9%
FY 2001	3.1%	FY 1998	3.7%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,969	\$10,502,113	2,887	\$10,821,148	-3%	3%
Sub Stafford	3,258	\$11,724,739	3,263	\$11,812,705	0%	1%
PLUS	712	\$6,579,211	748	\$7,225,183	5%	10%
Total	6,939	\$28,806,063	6,898	\$29,859,036	-1%	4%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$27,606,285 or 92% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A. FKA FNB-ABILENE	3,575	\$13,978,588	3,846	\$15,478,638	8%	11%
832733	BANK OF AMERICA N.A.	1,324	\$4,941,449	1,085	\$4,283,390	-18%	-13%
824206	BANK ONE EDUCATION FINANCE CORPORATION	467	\$2,495,919	475	\$2,403,395	2%	-4%
826878	CITIBANK	297	\$1,226,092	444	\$2,074,014	49%	69%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	N/A	N/A	143	\$1,055,780	N/A	N/A
819628	BANK ONE EDUCATION FINANCE CORPORATION	444	\$1,731,219	221	\$967,449	-50%	-44%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	194	\$885,511	151	\$657,516	-22%	-26%
833890	STUDENT LOAN XPRESS, INC.	26	\$289,350	36	\$320,648	38%	11%
833314	PLAINS CAPITAL BANK	41	\$204,558	41	\$187,632	0%	-8%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	43	\$202,914	33	\$177,823	-23%	-12%

*Some schools have fewer than ten lenders.

Amberton University

1700 Eastgate Dr.
Garland, TX 75041
www.amberton.edu

General Information		Leadership	
City:	Garland	President:	Dr. Douglas W. Warner
School Type:	Four-Year Private	Vice President for Business Services:	Brent Bradshaw
Highest Degree Offered:	Master's	U.S. Rep.:	Jeb Hensarling (R-5th)
ED School Code:	022594	State Sen.:	John Carona (R-16th)
TG School Suffix:	000	State Rep.:	Bill Keffer (R-107th)
Primary Phone:	(972) 279-6511		
Financial Aid Phone:	N/A		

Student Profile

Enrollment (Fall 2005):	1,537	Female Enrollment (Fall 2004):	59%
Change (Fall 2000-Fall 2005):	-1%	Texas Residents (Fall 2004):	88%
Percent Undergraduates (Fall 2004):	34%	Undergraduates Full-Time (Fall 2004):	49%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	54%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	34%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	6%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	2%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	4%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$284
Total †	N/A	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$0	N/A
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$0	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Amberton University

1700 Eastgate Dr.
Garland, TX 75041
www.amberton.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$1,150,593
Number of Loans:	348
Number of Student Borrowers:	219
Amount of Default Claims Paid:	\$444,481
Number of Defaulted Borrowers:	77

FY 2005 Freshman TG Volume (by Texas Region)

Central	N/A
East	N/A
Gulf Coast	N/A
Metroplex	N/A
Panhandle	N/A
Rio Grande	N/A
West	N/A
Out of State	N/A

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	N/A
Borrowers leaving school in FY 03:	N/A
Borrowers leaving school in FY 02:	N/A

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	N/A	FY 2000	N/A
FY 2002	N/A	FY 1999	N/A
FY 2001	N/A	FY 1998	N/A

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	N/A	N/A	N/A	N/A	N/A	N/A
Sub Stafford	N/A	N/A	N/A	N/A	N/A	N/A
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

This institution had no TG guarantee volume during FY 2005.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
		N/A	N/A	N/A	N/A	N/A	N/A

*Some schools have fewer than ten lenders.

Arlington Baptist College

3001 W Division Street
Arlington, TX 76012
www.abconline.org

General Information		Leadership	
City:	Arlington	President:	Dr. David Bryant
School Type:	Four-Year Private	Director of Financial Aid:	Helen Robinson
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Joe Barton (R-6th)
ED School Code:	020814	State Sen.:	Kim Brimer (R-10th)
TG School Suffix:	000	State Rep.:	Kent Grusendorf (R-94th)
Primary Phone:	(817) 461-8741		
Financial Aid Phone:	N/A		

Student Profile

Enrollment (Fall 2005):	196	Female Enrollment (Fall 2004):	46%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	84%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	91%	N/A	N/A	N/A	N/A	N/A	27%
African-American	3%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	4%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	1%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	1%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	24%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$6,150	MSA* Average Monthly Rent (1 Bedroom)	\$589
Books and Supplies	\$750	MSA* Average Monthly Rent (2 Bedroom)	\$725
Room and Board On Campus	\$7,200	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$4,500	Average Monthly Car Expenses	\$284
Total †	\$18,600	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$198,509	\$2,578
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$627,828	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Arlington Baptist College

3001 W Division Street
Arlington, TX 76012
www.abconline.org

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$7,213,446
Number of Loans:	3,159
Number of Student Borrowers:	1,001
Amount of Default Claims Paid:	\$1,627,709
Number of Defaulted Borrowers:	284

FY 2005 Freshman TG Volume (by Texas Region)

Central	0%
East	2%
Gulf Coast	2%
Metroplex	48%
Panhandle	17%
Rio Grande	4%
West	5%
Out of State	22%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$8,400
Borrowers leaving school in FY 03:	\$11,112
Borrowers leaving school in FY 02:	\$12,075

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	16.9%	FY 2000	17.8%
FY 2002	14.7%	FY 1999	16.3%
FY 2001	12.9%	FY 1998	8.8%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	140	\$272,326	148	\$288,357	6%	6%
Sub Stafford	171	\$323,741	178	\$313,356	4%	-3%
PLUS	1	\$12,500	4	\$16,500	300%	32%
Total	312	\$608,567	330	\$618,213	6%	2%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 4 lenders accounted for \$618,213 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833387	SUMMIT BANK, N.A.	309	\$591,867	325	\$605,813	5%	2%
819590	SECURITY SERVICE FED CR UN	N/A	N/A	2	\$10,000	N/A	N/A
833838	U.S. BANK N.A. TTEE EDINVEST COMPANY	N/A	N/A	1	\$1,500	N/A	N/A
833314	PLAINS CAPITAL BANK	2	\$4,200	2	\$900	0%	-79%

*Some schools have fewer than ten lenders.

Austin College

900 N. Grand Avenue
Sherman, TX 75090
www.austincollege.edu

General Information		Leadership	
City:	Sherman	President:	Dr. Oscar C. Page
School Type:	Four-Year Private	Director of Financial Aid:	Laurie Coulter
Highest Degree Offered:	Master's	U.S. Rep.:	Ralph Hall (R-4th)
ED School Code:	003543	State Sen.:	Craig L. Estes (R-30th)
TG School Suffix:	000	State Rep.:	Larry Phillips (R-62nd)
Primary Phone:	(903) 813-2000		
Financial Aid Phone:	(903) 813-2900		

Student Profile

Enrollment (Fall 2005):	1,370	Female Enrollment (Fall 2004):	55%
Change (Fall 2000-Fall 2005):	7%	Texas Residents (Fall 2004):	90%
Percent Undergraduates (Fall 2004):	97%	Undergraduates Full-Time (Fall 2004):	99%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	76%	N/A	\$3,266	\$12,060	\$10,453	N/A	75%
African-American	4%	N/A	\$2,977	\$13,218	\$11,078	N/A	N/A
Hispanic	9%	N/A	\$2,602	\$14,498	\$10,090	N/A	N/A
Asian-American	11%	N/A	\$2,227	\$13,725	\$8,998	N/A	N/A
Native-American	1%	N/A	\$2,780	\$11,844	\$11,137	N/A	N/A
Other/Unknown	0%	N/A	\$4,149	\$12,736	\$12,072	N/A	N/A
All Students	100%	N/A	\$3,047	\$12,475	\$10,368	N/A	74%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$20,470	MSA* Average Monthly Rent (1 Bedroom)	\$516
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$606
Room and Board On Campus	\$7,376	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$1,000	Average Monthly Car Expenses	\$284
Total †	\$29,646	Monthly Medical Insurance (Institutional)	\$35

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$811,044	\$2,797
	AY 2003-04 SEOG	Grant	\$319,433	\$1,337
	AY 2003-04 Perkins	Loan	\$530,789	\$2,540
	AY 2003-04 Work Study	Work	\$303,371	\$1,061
	AY 2004-05 FFELP	Loan	\$9,270,504	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,303,326	\$2,551
	AY 2003-04 TEXAS Grant	Grant	\$361,933	\$2,991
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$20,298	\$5,075
	AY 2003-04 BOT	Loan	\$70,743	\$3,076
Institutional	AY 2002-03	Grant	\$10,898,960	N/A

Austin College

900 N. Grand Avenue
Sherman, TX 75090
www.austincollege.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$27,229,021
Number of Loans:	10,011
Number of Student Borrowers:	4,247
Amount of Default Claims Paid:	\$3,274,975
Number of Defaulted Borrowers:	639

FY 2005 Freshman TG Volume (by Texas Region)

Central	N/A
East	N/A
Gulf Coast	N/A
Metroplex	N/A
Panhandle	N/A
Rio Grande	N/A
West	N/A
Out of State	N/A

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$5,530
Borrowers leaving school in FY 03:	\$6,593
Borrowers leaving school in FY 02:	\$9,000

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.5%	FY 2000	2%
FY 2002	3.4%	FY 1999	3.2%
FY 2001	2.7%	FY 1998	3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	N/A	N/A	N/A	N/A	N/A	N/A
Sub Stafford	N/A	N/A	N/A	N/A	N/A	N/A
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

This institution had no TG guarantee volume during FY 2005.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
		N/A	N/A	N/A	N/A	N/A	N/A

*Some schools have fewer than ten lenders.

Austin Graduate School of Theology

1909 University Ave
Austin, TX 78705
www.austingrad.edu

General Information		Leadership	
City:	Austin	President:	Dr. Stan Reid
School Type:	Four-Year Private	VP/Financial Aid Office:	
Highest Degree Offered:	Master's		Dave Arthur
ED School Code:	023628	U.S. Rep.:	Lamar Smith (R-21st)
TG School Suffix:	000	State Sen.:	Gonzalo Barrientos (D-14th)
Primary Phone:	(512) 476-2772	State Rep.:	Elliott Naishtat (D-49th)
Financial Aid Phone:	N/A		

Student Profile

Enrollment (Fall 2005):	66	Female Enrollment (Fall 2004):	35%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	44%	Undergraduates Full-Time (Fall 2004):	17%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	52%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	45%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	3%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$658
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$804
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$284
Total †	N/A	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$23,631	\$1,969
	AY 2003-04 SEOG	Grant	\$5,833	\$449
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$6,895	\$3,448
	AY 2004-05 FFELP	Loan	\$161,763	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Austin Graduate School of Theology

1909 University Ave
Austin, TX 78705
www.austingrad.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$892,905
Number of Loans:	306
Number of Student Borrowers:	90
Amount of Default Claims Paid:	\$26,429
Number of Defaulted Borrowers:	7

FY 2005 Freshman TG Volume (by Texas Region)

Central	100%
East	0%
Gulf Coast	0%
Metroplex	0%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	0%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$21,297
Borrowers leaving school in FY 03:	\$21,969
Borrowers leaving school in FY 02:	\$18,174

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	0%	FY 2000	7.1%
FY 2002	5.2%	FY 1999	0%
FY 2001	7.6%	FY 1998	0%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	27	\$79,105	24	\$78,493	-11%	-1%
Sub Stafford	41	\$115,920	29	\$73,282	-29%	-37%
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	68	\$195,025	53	\$151,775	-22%	-22%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 9 lenders accounted for \$151,775 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	19	\$58,750	17	\$54,250	-11%	-8%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	3	\$11,000	14	\$31,325	367%	185%
819628	BANK ONE EDUCATION FINANCE CORPORATION	4	\$18,500	4	\$18,500	0%	0%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	10	\$33,500	3	\$16,250	-70%	-51%
828148	UNIVERSITY FEDERAL CREDIT UNION	12	\$23,800	7	\$13,550	-42%	-43%
807807	CHASE/JPMORGAN CHASE BANK	3	\$13,750	5	\$11,700	67%	-15%
833305	BANK OF TEXAS	N/A	N/A	1	\$2,750	N/A	N/A
832733	BANK OF AMERICA N.A.	5	\$17,250	1	\$1,750	-80%	-90%
820043	WASHINGTON MUTUAL BANK	3	\$4,925	1	\$1,700	-67%	-65%

*Some schools have fewer than ten lenders.

Austin Presbyterian Theological Seminary

100 E 27th St
Austin, TX 78705
www.austinseminary.edu

General Information		Leadership	
City:	Austin	President:	Rev. Theodore J. Wardlaw
School Type:	Four-Year Private	Director of Financial Aid:	Glenna Balch
Highest Degree Offered:	Doctorate	U.S. Rep.:	Lamar Smith (R-21st)
ED School Code:	003544	State Sen.:	Gonzalo Barrientos (D-14th)
TG School Suffix:	000	State Rep.:	Elliott Naishtat (D-49th)
Primary Phone:	(512) 472-6736		
Financial Aid Phone:	(512) 404-4828		

Student Profile

Enrollment (Fall 2005):	251	Female Enrollment (Fall 2004):	53%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	N/A	Undergraduates Full-Time (Fall 2004):	N/A

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	86%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	7%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	5%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	2%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$658
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$804
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$284
Total †	N/A	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$0	N/A
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$647,089	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Austin Presbyterian Theological Seminary

100 E 27th St
Austin, TX 78705
www.austinseminary.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$4,620,708
Number of Loans:	899
Number of Student Borrowers:	340
Amount of Default Claims Paid:	\$120,475
Number of Defaulted Borrowers:	13

FY 2005 Freshman TG Volume (by Texas Region)

Central	N/A
East	N/A
Gulf Coast	N/A
Metroplex	N/A
Panhandle	N/A
Rio Grande	N/A
West	N/A
Out of State	N/A

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$17,200
Borrowers leaving school in FY 03:	\$18,500
Borrowers leaving school in FY 02:	\$19,980

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	0%	FY 2000	0%
FY 2002	0%	FY 1999	0%
FY 2001	0%	FY 1998	0%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	33	\$191,584	54	\$279,244	64%	46%
Sub Stafford	64	\$394,845	59	\$356,944	-8%	-10%
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	97	\$586,429	113	\$636,188	16%	8%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$631,188 or 99% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	18	\$126,281	34	\$187,608	89%	49%
824206	BANK ONE EDUCATION FINANCE CORPORATION	18	\$103,360	12	\$98,288	-33%	-5%
826878	CITIBANK	25	\$153,478	22	\$93,958	-12%	-39%
832733	BANK OF AMERICA N.A.	9	\$58,911	14	\$73,686	56%	25%
823584	BANK OF LAKE MILLS/STUDENT LOAN XPRESS, INC.	N/A	N/A	12	\$73,065	N/A	N/A
811304	SUNTRUST EDUCATION LOANS	2	\$13,380	4	\$32,128	100%	140%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	3	\$9,228	6	\$30,984	100%	236%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	9	\$60,983	4	\$18,069	-56%	-70%
820680	RANDOLPH-BROOKS FEDERAL CREDIT UNION	N/A	N/A	2	\$15,402	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK	6	\$37,086	1	\$8,000	-83%	-78%

*Some schools have fewer than ten lenders.

Baptist Missionary Association Theological Seminary

1530 E Pine
Jacksonville, TX 75766
www.bmats.edu

General Information		Leadership	
City:	Jacksonville	President:	Dr. Charlie Holmes
School Type:	Four-Year Private	Registrar:	
Highest Degree Offered:	Master's		Dr Philip Attebery
ED School Code:	023312	U.S. Rep.:	Jeb Hensarling (R-5th)
TG School Suffix:	000	State Sen.:	Todd Staples (R-3rd)
Primary Phone:	(903) 586-2501	State Rep.:	Chuck Hopson (D-11th)
Financial Aid Phone:	(903) 586-2501 x229		

Student Profile

Enrollment (Fall 2005):	98	Female Enrollment (Fall 2004):	15%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	41%	Undergraduates Full-Time (Fall 2004):	23%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	71%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	29%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	0%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$2,560	MSA* Average Monthly Rent (1 Bedroom)	\$421
Books and Supplies	\$300	MSA* Average Monthly Rent (2 Bedroom)	\$473
Room and Board On Campus	\$3,580	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$4,000	Average Monthly Child Care Expenses	\$222
Transportation and Other Expenses	\$600	Average Monthly Car Expenses	\$284
Total †	\$7,040	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$12,552	\$837
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$26,310	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Baptist Missionary Association Theological Seminary

1530 E Pine
Jacksonville, TX 75766
www.bmats.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$392,644
Number of Loans:	108
Number of Student Borrowers:	53
Amount of Default Claims Paid:	\$78,526
Number of Defaulted Borrowers:	9

FY 2005 Freshman TG Volume (by Texas Region)

Central	N/A
East	N/A
Gulf Coast	N/A
Metroplex	N/A
Panhandle	N/A
Rio Grande	N/A
West	N/A
Out of State	N/A

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	N/A
Borrowers leaving school in FY 03:	\$4,558
Borrowers leaving school in FY 02:	\$16,013

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	0%	FY 2000	12.5%
FY 2002	N/A	FY 1999	0%
FY 2001	N/A	FY 1998	0%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3	\$10,193	8	\$36,335	167%	256%
Sub Stafford	4	\$5,303	6	\$12,375	50%	133%
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	7	\$15,496	14	\$48,710	100%	214%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 2 lenders accounted for \$48,710 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	4	\$8,300	13	\$45,400	225%	447%
807807	CHASE/JPMORGAN CHASE BANK	1	\$5,216	1	\$3,310	0%	-37%

*Some schools have fewer than ten lenders.

Baylor University

One Bear Place #97028
Waco, TX 76798
www.baylor.edu

General Information		Leadership	
City:	Waco	President:	Dr. John M. Lilley
School Type:	Four-Year Private	Assistant Director:	
Highest Degree Offered:	Doctorate		Pat Lucas
ED School Code:	003545	U.S. Rep.:	Chet Edwards (D-17th)
TG School Suffix:	000	State Sen.:	Kip Averitt (R-22nd)
Primary Phone:	(254) 710-2611	State Rep.:	Charles "Doc" Anderson (R-56th)
Financial Aid Phone:	(254) 710-2611 x8,2		

Student Profile

Enrollment (Fall 2005):	13,958	Female Enrollment (Fall 2004):	58%
Change (Fall 2000-Fall 2005):	2%	Texas Residents (Fall 2004):	81%
Percent Undergraduates (Fall 2004):	84%	Undergraduates Full-Time (Fall 2004):	96%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	75%	N/A	\$6,543	\$7,430	\$11,956	N/A	74%
African-American	7%	N/A	\$5,842	\$9,472	\$10,691	N/A	63%
Hispanic	9%	N/A	\$6,405	\$7,541	\$11,670	N/A	67%
Asian-American	6%	N/A	\$8,661	\$7,897	\$10,903	N/A	69%
Native-American	1%	N/A	\$6,132	\$7,182	\$13,130	N/A	N/A
Other/Unknown	2%	N/A	\$6,929	\$7,853	\$10,894	N/A	73%
All Students	100%	N/A	\$6,618	\$7,718	\$11,713	N/A	72%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$21,225	MSA* Average Monthly Rent (1 Bedroom)	\$486
Books and Supplies	\$1,382	MSA* Average Monthly Rent (2 Bedroom)	\$588
Room and Board On Campus	\$6,485	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$3,210	Average Monthly Car Expenses	\$284
Total †	\$32,302	Monthly Medical Insurance (Institutional)	\$83

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$5,760,904	\$2,637
	AY 2003-04 SEOG	Grant	\$1,060,633	\$567
	AY 2003-04 Perkins	Loan	\$1,695,951	\$3,056
	AY 2003-04 Work Study	Work	\$2,214,814	\$1,268
	AY 2004-05 FFELP	Loan	\$87,225,864	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$8,540,987	\$2,781
	AY 2003-04 TEXAS Grant	Grant	\$2,527,511	\$3,056
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$68,642	\$13,728
	AY 2003-04 CAL	Loan	\$3,405,527	\$7,865
	AY 2003-04 BOT	Loan	\$172,700	\$3,140
Institutional	AY 2002-03	Grant	\$78,047,372	N/A

Baylor University

One Bear Place #97028
Waco, TX 76798
www.baylor.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$681,134,864
Number of Loans:	173,265
Number of Student Borrowers:	42,994
Amount of Default Claims Paid:	\$33,809,611
Number of Defaulted Borrowers:	3,668

FY 2005 Freshman TG Volume (by Texas Region)

Central	20%
East	4%
Gulf Coast	27%
Metroplex	29%
Panhandle	3%
Rio Grande	3%
West	1%
Out of State	13%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$17,674
Borrowers leaving school in FY 03:	\$17,125
Borrowers leaving school in FY 02:	\$17,125

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	1.2%	FY 2000	3%
FY 2002	1.6%	FY 1999	2.6%
FY 2001	2%	FY 1998	3.8%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	5,313	\$23,857,176	4,886	\$21,965,112	-8%	-8%
Sub Stafford	6,929	\$28,531,529	6,882	\$28,768,089	-1%	1%
PLUS	1,667	\$22,079,570	1,888	\$26,092,186	13%	18%
Total	13,909	\$74,468,275	13,656	\$76,825,387	-2%	3%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$57,166,909 or 74% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA N.A.	5,408	\$25,087,033	5,104	\$24,849,893	-6%	-1%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,956	\$9,422,054	1,958	\$10,076,478	0%	7%
807807	CHASE/JPMORGAN CHASE BANK	555	\$3,559,883	504	\$3,467,749	-9%	-3%
833733	COLLEGE LOAN CORP. TRUSTEE	328	\$3,335,878	328	\$3,149,973	0%	-6%
826878	CITIBANK	558	\$2,915,119	521	\$3,083,016	-7%	6%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	315	\$2,232,215	385	\$2,872,518	22%	29%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	413	\$2,142,406	451	\$2,712,379	9%	27%
824206	BANK ONE EDUCATION FINANCE CORPORATION	304	\$2,406,380	345	\$2,657,646	13%	10%
834112	BAYLOR UNIVERSITY ALUMNI ASSOC./U.S.BANK TTEE	41	\$151,428	642	\$2,412,910	1,466%	1,493%
833890	STUDENT LOAN XPRESS, INC.	137	\$1,008,945	188	\$1,884,347	37%	87%

*Some schools have fewer than ten lenders.

College of Biblical Studies-Houston

7000 Regency Square
Houston, TX 77036
www.cbshouston.edu

General Information		Leadership	
City:	Houston	President:	Dr. William Boyd
School Type:	Four-Year Private	Financial Aid Director:	
Highest Degree Offered:	Associate's		Sheila Stedham
ED School Code:	034224	U.S. Rep.:	Al Green (D-9th)
TG School Suffix:	000	State Sen.:	Kyle Janek (R-17th)
Primary Phone:	(713) 785-5995	State Rep.:	Scott Hochberg (D-137th)
Financial Aid Phone:	(832) 252-4631		

Student Profile

Enrollment (Fall 2005):	1,492	Female Enrollment (Fall 2004):	46%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	25%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	19%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	53%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	25%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	2%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	1%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$2,344	MSA* Average Monthly Rent (1 Bedroom)	\$612
Books and Supplies	\$1,170	MSA* Average Monthly Rent (2 Bedroom)	\$743
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$9,889	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$6,084	Average Monthly Car Expenses	\$284
Total †	\$19,487	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$477,598	\$2,132
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$933,872	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

College of Biblical Studies-Houston

7000 Regency Square
Houston, TX 77036
www.cbshouston.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$3,147,277
Number of Loans:	1,089
Number of Student Borrowers:	614
Amount of Default Claims Paid:	\$9,918
Number of Defaulted Borrowers:	4

FY 2005 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	95%
Metroplex	0%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	5%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$7,239
Borrowers leaving school in FY 03:	\$8,764
Borrowers leaving school in FY 02:	\$8,764

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.2%	FY 2000	N/A
FY 2002	0%	FY 1999	N/A
FY 2001	0%	FY 1998	N/A

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	59	\$165,149	127	\$342,238	115%	107%
Sub Stafford	204	\$672,420	385	\$1,157,768	89%	72%
PLUS	N/A	N/A	1	\$1,038	N/A	N/A
Total	263	\$837,569	513	\$1,501,044	95%	79%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 2 lenders accounted for \$1,501,044 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807807	CHASE/JPMORGAN CHASE BANK	108	\$358,402	391	\$1,141,138	262%	218%
824206	BANK ONE EDUCATION FINANCE CORPORATION	65	\$219,779	122	\$359,906	88%	64%

*Some schools have fewer than ten lenders.

College of St. Thomas More

3020 Lubbock St.
Fort Worth, TX 76109
www.cstm.edu

General Information		Leadership	
City:	Fort Worth	Provost:	Dr. James Patrick
School Type:	Four-Year Private	Financial Aid Officer:	
Highest Degree Offered:	Baccalaureate		Corky Swanson
ED School Code:	031894	U.S. Rep.:	Kay Granger (R-12th)
TG School Suffix:	000	State Sen.:	Kim Brimer (R-10th)
Primary Phone:	(325) 673-1934	State Rep.:	Anna Mowery (R-97th)
Financial Aid Phone:	N/A		

Student Profile

Enrollment (Fall 2005):	88	Female Enrollment (Fall 2004):	42%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	89%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	65%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	95%	N/A	\$4,642	\$5,446	\$7,700	N/A	N/A
African-American	1%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	3%	N/A	\$5,076	\$5,094	\$4,575	N/A	N/A
Asian-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	\$4,883	\$5,226	\$6,138	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$12,000	MSA* Average Monthly Rent (1 Bedroom)	\$589
Books and Supplies	\$250	MSA* Average Monthly Rent (2 Bedroom)	\$725
Room and Board On Campus	\$2,850	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$945	Average Monthly Car Expenses	\$284
Total †	\$16,045	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$24,675	\$2,742
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$127,026	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$18,702	\$2,338
	AY 2003-04 TEXAS Grant	Grant	\$3,140	\$3,140
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$40,763	N/A

College of St. Thomas More

3020 Lubbock St.
Fort Worth, TX 76109
www.cstm.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$280,993
Number of Loans:	73
Number of Student Borrowers:	27
Amount of Default Claims Paid:	N/A
Number of Defaulted Borrowers:	N/A

FY 2005 Freshman TG Volume (by Texas Region)

Central	0%
East	22%
Gulf Coast	0%
Metroplex	78%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	0%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$6,062
Borrowers leaving school in FY 03:	N/A
Borrowers leaving school in FY 02:	\$5,250

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	0%	FY 2000	N/A
FY 2002	0%	FY 1999	N/A
FY 2001	N/A	FY 1998	N/A

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	4	\$19,000	12	\$50,481	200%	166%
Sub Stafford	11	\$52,750	17	\$59,045	55%	12%
PLUS	N/A	N/A	3	\$11,500	N/A	N/A
Total	15	\$71,750	32	\$121,026	113%	69%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 2 lenders accounted for \$121,026 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A. FKA FNB-ABILENE	15	\$71,750	30	\$110,526	100%	54%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	N/A	N/A	2	\$10,500	N/A	N/A

*Some schools have fewer than ten lenders.

Concordia University

3400 Interstate 35 North
Austin, TX 78705
www.concordia.edu

General Information		Leadership	
City:	Austin	President:	Dr. Thomas E. Cedel
School Type:	Four-Year Private	Director of Financial Aid:	Cathy Schryer
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Lamar Smith (R-21st)
ED School Code:	003557	State Sen.:	Gonzalo Barrientos (D-14th)
TG School Suffix:	000	State Rep.:	Elliott Naishtat (D-49th)
Primary Phone:	(512) 452-7661		
Financial Aid Phone:	(512) 486-1283		

Student Profile

Enrollment (Fall 2005):	1,227	Female Enrollment (Fall 2004):	59%
Change (Fall 2000-Fall 2005):	49%	Texas Residents (Fall 2004):	94%
Percent Undergraduates (Fall 2004):	91%	Undergraduates Full-Time (Fall 2004):	68%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	63%	N/A	\$7,106	\$4,324	\$5,616	N/A	36%
African-American	8%	N/A	\$4,972	\$5,114	\$5,407	N/A	N/A
Hispanic	16%	N/A	\$6,078	\$5,305	\$5,766	N/A	N/A
Asian-American	1%	N/A	\$6,724	\$4,320	\$3,999	N/A	N/A
Native-American	0%	N/A	\$4,465	\$4,769	\$6,571	N/A	N/A
Other/Unknown	12%	N/A	\$6,019	\$3,419	\$6,176	N/A	N/A
All Students	100%	N/A	\$6,564	\$4,496	\$5,663	N/A	32%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$16,850	MSA* Average Monthly Rent (1 Bedroom)	\$658
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$804
Room and Board On Campus	\$6,900	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$1,960	Average Monthly Car Expenses	\$284
Total †	\$26,710	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$765,272	\$2,333
	AY 2003-04 SEOG	Grant	\$126,872	\$3,094
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$86,702	\$1,275
	AY 2004-05 FFELP	Loan	\$5,529,860	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$988,754	\$3,210
	AY 2003-04 TEXAS Grant	Grant	\$131,880	\$3,067
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$7,840	\$7,840
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$18,847	\$2,356
Institutional	AY 2002-03	Grant	\$2,654,089	N/A

Concordia University

3400 Interstate 35 North
Austin, TX 78705
www.concordia.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$39,445,703
Number of Loans:	13,491
Number of Student Borrowers:	4,134
Amount of Default Claims Paid:	\$2,812,999
Number of Defaulted Borrowers:	507

FY 2005 Freshman TG Volume (by Texas Region)

Central	63%
East	0%
Gulf Coast	20%
Metroplex	9%
Panhandle	2%
Rio Grande	1%
West	2%
Out of State	3%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$13,690
Borrowers leaving school in FY 03:	\$13,713
Borrowers leaving school in FY 02:	\$13,250

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	6.1%	FY 2000	6%
FY 2002	10.4%	FY 1999	3.6%
FY 2001	4.6%	FY 1998	5.3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	471	\$1,439,464	974	\$3,822,627	107%	166%
Sub Stafford	413	\$1,118,295	892	\$2,840,657	116%	154%
PLUS	75	\$697,598	81	\$804,896	8%	15%
Total	959	\$3,255,357	1,947	\$7,468,180	103%	129%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$6,922,250 or 93% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA N.A.	222	\$692,974	461	\$1,611,315	108%	133%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	161	\$631,470	391	\$1,480,449	143%	134%
828148	UNIVERSITY FEDERAL CREDIT UNION	192	\$521,803	369	\$1,434,247	92%	175%
824206	BANK ONE EDUCATION FINANCE CORPORATION	100	\$304,094	170	\$602,947	70%	98%
807807	CHASE/JPMORGAN CHASE BANK	74	\$242,689	148	\$539,427	100%	122%
810883	FROST NATIONAL BANK	69	\$198,636	134	\$509,600	94%	157%
826878	CITIBANK	53	\$157,561	83	\$307,209	57%	95%
833890	STUDENT LOAN XPRESS, INC.	16	\$106,287	45	\$214,979	181%	102%
819590	SECURITY SERVICE FED CR UN	10	\$118,470	11	\$125,190	10%	6%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	7	\$24,097	18	\$96,887	157%	302%

*Some schools have fewer than ten lenders.

Dallas Baptist University

3000 Mountain Creek Pkwy.
Dallas, TX 75211
www.dbu.edu

General Information		Leadership	
City:	Dallas	President:	Dr. Gary R. Cook
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Master's		Donald Zackary
ED School Code:	003560	U.S. Rep.:	Kenny Marchant (R-24th)
TG School Suffix:	000	State Sen.:	Royce West (D-23rd)
Primary Phone:	(214) 333-7100	State Rep.:	Yvonne Davis (D-111th)
Financial Aid Phone:	(214) 333-5363		

Student Profile

Enrollment (Fall 2005):	4,988	Female Enrollment (Fall 2004):	59%
Change (Fall 2000-Fall 2005):	24%	Texas Residents (Fall 2004):	88%
Percent Undergraduates (Fall 2004):	75%	Undergraduates Full-Time (Fall 2004):	57%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	62%	N/A	\$4,950	\$3,127	\$7,901	N/A	49%
African-American	21%	N/A	\$5,834	\$2,945	\$8,826	N/A	N/A
Hispanic	10%	N/A	\$5,923	\$3,516	\$7,996	N/A	N/A
Asian-American	2%	N/A	\$5,399	\$3,154	\$8,038	N/A	N/A
Native-American	1%	N/A	\$4,904	\$2,863	\$7,986	N/A	N/A
Other/Unknown	5%	N/A	\$6,057	\$2,628	\$7,270	N/A	N/A
All Students	100%	N/A	\$5,451	\$3,075	\$8,163	N/A	48%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$12,270	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	\$990	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	\$4,770	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$7,542	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,115	Average Monthly Car Expenses	\$284
Total †	\$20,145	Monthly Medical Insurance (Institutional)	\$44

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,203,064	\$2,271
	AY 2003-04 SEOG	Grant	\$248,268	\$2,122
	AY 2003-04 Perkins	Loan	\$312,687	\$2,673
	AY 2003-04 Work Study	Work	\$195,020	\$1,789
	AY 2004-05 FFELP	Loan	\$22,896,785	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,527,610	\$2,045
	AY 2003-04 TEXAS Grant	Grant	\$226,080	\$2,826
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$87,558	\$10,945
	AY 2003-04 CAL	Loan	\$113,735	\$5,986
	AY 2003-04 BOT	Loan	\$53,921	\$2,696
Institutional	AY 2002-03	Grant	\$6,409,828	N/A

Dallas Baptist University

3000 Mountain Creek Pkwy.
Dallas, TX 75211
www.dbu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$154,706,479
Number of Loans:	43,219
Number of Student Borrowers:	11,783
Amount of Default Claims Paid:	\$13,121,768
Number of Defaulted Borrowers:	1,529

FY 2005 Freshman TG Volume (by Texas Region)

Central	4%
East	3%
Gulf Coast	7%
Metroplex	79%
Panhandle	2%
Rio Grande	0%
West	0%
Out of State	5%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$17,125
Borrowers leaving school in FY 03:	\$14,564
Borrowers leaving school in FY 02:	\$14,375

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4.4%	FY 2000	3.8%
FY 2002	4.2%	FY 1999	6.1%
FY 2001	2.5%	FY 1998	5.9%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,647	\$11,328,022	2,642	\$10,928,655	-0%	-4%
Sub Stafford	2,663	\$10,194,075	2,676	\$10,508,059	0%	3%
PLUS	261	\$1,655,924	241	\$1,498,448	-8%	-10%
Total	5,571	\$23,178,021	5,559	\$22,935,162	-0%	-1%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$19,904,262 or 87% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA N.A.	1,155	\$4,610,322	1,212	\$4,880,396	5%	6%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,048	\$4,296,489	1,080	\$4,368,062	3%	2%
807807	CHASE/JPMORGAN CHASE BANK	486	\$2,214,349	475	\$2,001,197	-2%	-10%
824206	BANK ONE EDUCATION FINANCE CORPORATION	453	\$1,906,762	462	\$1,935,983	2%	2%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	464	\$2,000,463	412	\$1,843,559	-11%	-8%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	426	\$1,860,984	305	\$1,273,996	-28%	-32%
826878	CITIBANK	312	\$1,212,233	302	\$1,231,201	-3%	2%
833443	TEXAS BANK	234	\$832,350	306	\$1,179,295	31%	42%
819628	BANK ONE EDUCATION FINANCE CORPORATION	159	\$768,036	145	\$671,457	-9%	-13%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	51	\$204,242	123	\$519,116	141%	154%

*Some schools have fewer than ten lenders.

Dallas Christian College

2700 Christian Pkwy
Dallas, TX 75234
www.dallas.edu

General Information		Leadership	
City:	Dallas	President:	Dustin Rubeck
School Type:	Four-Year Private	Director of Financial Aid:	Robin Walker
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Kenny Marchant (R-24th)
ED School Code:	006941	State Sen.:	Florence Shapiro (R-8th)
TG School Suffix:	000	State Rep.:	Jim Jackson (R-115th)
Primary Phone:	(972) 241-3371		
Financial Aid Phone:	(972) 241-3371 x105		

Student Profile

Enrollment (Fall 2005):	352	Female Enrollment (Fall 2004):	41%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	74%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	72%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	17%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	9%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	1%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	1%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$8,568	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	\$700	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	\$5,000	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,900	Average Monthly Car Expenses	\$284
Total †	\$17,168	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$303,390	\$2,316
	AY 2003-04 SEOG	Grant	\$15,675	\$392
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$32,255	\$1,112
	AY 2004-05 FFELP	Loan	\$1,612,143	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Dallas Christian College

2700 Christian Pkwy
Dallas, TX 75234
www.dallas.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$2,417,930
Number of Loans:	1,061
Number of Student Borrowers:	374
Amount of Default Claims Paid:	\$417,265
Number of Defaulted Borrowers:	85

FY 2005 Freshman TG Volume (by Texas Region)

Central	0%
East	11%
Gulf Coast	40%
Metroplex	27%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	23%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$12,262
Borrowers leaving school in FY 03:	\$9,395
Borrowers leaving school in FY 02:	\$15,238

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4.3%	FY 2000	5%
FY 2002	4%	FY 1999	5.2%
FY 2001	3.7%	FY 1998	6.3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	13	\$17,920	20	\$39,019	54%	118%
Sub Stafford	24	\$41,948	37	\$61,967	54%	48%
PLUS	3	\$5,002	4	\$13,710	33%	174%
Total	40	\$64,870	61	\$114,696	53%	77%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$81,905 or 71% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833733	COLLEGE LOAN CORP. TRUSTEE	N/A	N/A	13	\$26,530	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK	3	\$3,369	4	\$8,775	33%	160%
826878	CITIBANK	1	\$889	5	\$8,607	400%	868%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	N/A	N/A	2	\$7,155	N/A	N/A
821359	FIRST NATIONAL BANK BRYAN	4	\$8,053	3	\$6,660	-25%	-17%
819628	BANK ONE EDUCATION FINANCE CORPORATION	N/A	N/A	2	\$5,500	N/A	N/A
805090	HIBERNIA NATIONAL BANK	N/A	N/A	2	\$5,412	N/A	N/A
833416	FIRST NATIONAL BANK OF HUNTSVILLE	2	\$2,942	2	\$5,099	0%	73%
832733	BANK OF AMERICA N.A.	14	\$22,461	5	\$4,208	-64%	-81%
833387	SUMMIT BANK, N.A.	N/A	N/A	4	\$3,959	N/A	N/A

*Some schools have fewer than ten lenders.

Dallas Theological Seminary

3909 Swiss Avenue
Dallas, TX 75204
www.dts.edu

General Information		Leadership	
City:	Dallas	President:	Dr. Mark L. Bailey
School Type:	Four-Year Private	Director of Financial Aid:	Karen Holder
Highest Degree Offered:	Doctorate	U.S. Rep.:	Eddie Bernice Johnson (D-30th)
ED School Code:	003562	State Sen.:	Royce West (D-23rd)
TG School Suffix:	000	State Rep.:	Dan Branch (R-108th)
Primary Phone:	(214) 824-3094		
Financial Aid Phone:	(214) 841-3601		

Student Profile

Enrollment (Fall 2005):	1,870	Female Enrollment (Fall 2004):	24%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	N/A	Undergraduates Full-Time (Fall 2004):	N/A

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	76%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	10%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	3%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	6%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	1%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	5%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$284
Total †	N/A	Monthly Medical Insurance (Institutional)	\$54

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$0	N/A
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$2,005,038	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Dallas Theological Seminary

3909 Swiss Avenue
Dallas, TX 75204
www.dts.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$13,942,504
Number of Loans:	2,872
Number of Student Borrowers:	1,310
Amount of Default Claims Paid:	\$500,864
Number of Defaulted Borrowers:	38

FY 2005 Freshman TG Volume (by Texas Region)

Central	N/A
East	N/A
Gulf Coast	N/A
Metroplex	N/A
Panhandle	N/A
Rio Grande	N/A
West	N/A
Out of State	N/A

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$8,838
Borrowers leaving school in FY 03:	\$8,500
Borrowers leaving school in FY 02:	\$10,754

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	0%	FY 2000	1.2%
FY 2002	3.6%	FY 1999	0%
FY 2001	0%	FY 1998	1.2%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	63	\$274,472	86	\$360,475	37%	31%
Sub Stafford	269	\$1,480,210	289	\$1,585,854	7%	7%
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	332	\$1,754,682	375	\$1,946,329	13%	11%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$1,843,034 or 95% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA N.A.	105	\$537,188	128	\$640,115	22%	19%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	72	\$415,193	77	\$407,894	7%	-2%
807807	CHASE/JPMORGAN CHASE BANK	37	\$193,379	50	\$262,925	35%	36%
826878	CITIBANK	40	\$230,558	46	\$236,435	15%	3%
824206	BANK ONE EDUCATION FINANCE CORPORATION	32	\$150,212	34	\$158,082	6%	5%
833305	BANK OF TEXAS	11	\$44,792	10	\$58,906	-9%	32%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	2	\$10,000	5	\$21,250	150%	113%
808851	ACCESS GROUP	N/A	N/A	4	\$21,250	N/A	N/A
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1	\$5,000	5	\$19,177	400%	284%
833418	WOODFOREST NATIONAL BANK	2	\$8,500	2	\$17,000	0%	100%

*Some schools have fewer than ten lenders.

East Texas Baptist University

1209 N. Grove
Marshall, TX 75670
www.etbu.edu

General Information		Leadership	
City:	Marshall	President:	Dr. Bob E. Riley
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Baccalaureate		Katherine Evans
ED School Code:	003564	U.S. Rep.:	Louie Gohmert (R-1st)
TG School Suffix:	000	State Sen.:	Kevin Eltife (R-1st)
Primary Phone:	(903) 935-7963	State Rep.:	Bryan Hughes (R-5th)
Financial Aid Phone:	(903) 923-2138		

Student Profile

Enrollment (Fall 2005):	1,321	Female Enrollment (Fall 2004):	50%
Change (Fall 2000-Fall 2005):	-6%	Texas Residents (Fall 2004):	89%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	91%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	80%	N/A	\$2,028	\$6,842	\$4,733	N/A	45%
African-American	14%	N/A	\$1,827	\$6,957	\$5,173	N/A	N/A
Hispanic	4%	N/A	\$2,220	\$6,361	\$4,845	N/A	N/A
Asian-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	1%	N/A	\$1,964	\$8,639	\$4,066	N/A	N/A
Other/Unknown	0%	N/A	\$1,369	\$6,300	\$9,215	N/A	N/A
All Students	100%	N/A	\$1,993	\$6,850	\$4,829	N/A	45%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$12,840	MSA* Average Monthly Rent (1 Bedroom)	\$391
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$515
Room and Board On Campus	\$3,873	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$4,024	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$1,950	Average Monthly Car Expenses	\$284
Total †	\$19,463	Monthly Medical Insurance (Institutional)	\$14

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,641,196	\$2,273
	AY 2003-04 SEOG	Grant	\$133,585	\$1,284
	AY 2003-04 Perkins	Loan	\$264,620	\$1,718
	AY 2003-04 Work Study	Work	\$123,416	\$1,143
	AY 2004-05 FFELP	Loan	\$6,318,928	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,606,311	\$2,490
	AY 2003-04 TEXAS Grant	Grant	\$731,620	\$2,771
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$58,605	\$5,861
	AY 2003-04 BOT	Loan	\$19,799	\$1,523
Institutional	AY 2002-03	Grant	\$4,264,816	N/A

East Texas Baptist University

1209 N. Grove
Marshall, TX 75670
www.etbu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$32,886,298
Number of Loans:	13,744
Number of Student Borrowers:	5,168
Amount of Default Claims Paid:	\$4,818,385
Number of Defaulted Borrowers:	968

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$9,000
Borrowers leaving school in FY 03:	\$8,824
Borrowers leaving school in FY 02:	\$8,639

FY 2005 Freshman TG Volume (by Texas Region)

Central	N/A
East	N/A
Gulf Coast	N/A
Metroplex	N/A
Panhandle	N/A
Rio Grande	N/A
West	N/A
Out of State	N/A

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	8.7%	FY 2000	8%
FY 2002	7.5%	FY 1999	6.3%
FY 2001	8.6%	FY 1998	6.3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	11	\$30,319	4	\$14,926	-64%	-51%
Sub Stafford	10	\$42,882	4	\$13,287	-60%	-69%
PLUS	3	\$17,200	2	\$14,742	-33%	-14%
Total	24	\$90,401	10	\$42,955	-58%	-52%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 5 lenders accounted for \$42,955 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
822429	SOUTHSIDE BANK	3	\$6,804	6	\$22,729	100%	234%
833838	U.S. BANK N.A. TTEE EDINVEST COMPANY	N/A	N/A	1	\$8,476	N/A	N/A
828001	EAST TEXAS PROFESSIONAL CREDIT UNION	4	\$16,500	1	\$5,500	-75%	-67%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	1	\$1,977	1	\$3,500	0%	77%
810753	COMMERCIAL BANK OF TX, NA	2	\$8,250	1	\$2,750	-50%	-67%

*Some schools have fewer than ten lenders.

Hardin-Simmons University

2200 Hickory, Box 16100
Abilene, TX 79698
www.hsutx.edu

General Information		Leadership	
City:	Abilene	President:	Dr. Craig Turner
School Type:	Four-Year Private	Associate VP of Enrollment Services:	Shane Davidson
Highest Degree Offered:	Master's	U.S. Rep.:	Randy Neugebauer (R-19th)
ED School Code:	003571	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Bob Hunter (R-71st)
Primary Phone:	(325) 670-1000		
Financial Aid Phone:	(800) 568-2692		

Student Profile

Enrollment (Fall 2005):	2,435	Female Enrollment (Fall 2004):	56%
Change (Fall 2000-Fall 2005):	6%	Texas Residents (Fall 2004):	96%
Percent Undergraduates (Fall 2004):	83%	Undergraduates Full-Time (Fall 2004):	86%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	73%	N/A	\$4,320	\$4,830	\$8,083	N/A	50%
African-American	5%	N/A	\$5,221	\$5,349	\$7,930	N/A	N/A
Hispanic	8%	N/A	\$4,177	\$4,856	\$7,992	N/A	N/A
Asian-American	1%	N/A	\$5,337	\$5,497	\$6,009	N/A	N/A
Native-American	1%	N/A	\$2,855	\$3,822	\$5,641	N/A	N/A
Other/Unknown	12%	N/A	\$5,121	\$3,522	\$11,064	N/A	N/A
All Students	100%	N/A	\$4,420	\$4,783	\$8,251	N/A	48%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$13,650	MSA* Average Monthly Rent (1 Bedroom)	\$419
Books and Supplies	\$750	MSA* Average Monthly Rent (2 Bedroom)	\$528
Room and Board On Campus	\$4,215	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$2,538	Average Monthly Car Expenses	\$284
Total †	\$21,153	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,741,591	\$2,502
	AY 2003-04 SEOG	Grant	\$307,184	\$819
	AY 2003-04 Perkins	Loan	\$406,366	\$2,727
	AY 2003-04 Work Study	Work	\$228,842	\$1,017
	AY 2004-05 FFELP	Loan	\$14,788,060	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,800,967	\$2,498
	AY 2003-04 TEXAS Grant	Grant	\$599,740	\$2,803
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$31,225	\$10,408
	AY 2003-04 CAL	Loan	\$177,975	\$6,137
	AY 2003-04 BOT	Loan	\$36,802	\$2,300
Institutional	AY 2002-03	Grant	\$4,698,118	N/A

Hardin-Simmons University

2200 Hickory, Box 16100
Abilene, TX 79698
www.hsutx.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$132,432,230
Number of Loans:	42,738
Number of Student Borrowers:	11,706
Amount of Default Claims Paid:	\$12,272,344
Number of Defaulted Borrowers:	1,843

FY 2005 Freshman TG Volume (by Texas Region)

Central	10%
East	1%
Gulf Coast	7%
Metroplex	36%
Panhandle	39%
Rio Grande	0%
West	3%
Out of State	3%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$18,657
Borrowers leaving school in FY 03:	\$18,157
Borrowers leaving school in FY 02:	\$17,125

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	3.1%	FY 2000	4.1%
FY 2002	3.4%	FY 1999	5.6%
FY 2001	2.1%	FY 1998	5.1%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,574	\$5,971,907	1,887	\$7,632,841	20%	28%
Sub Stafford	1,694	\$6,787,001	1,771	\$7,093,000	5%	5%
PLUS	219	\$1,722,858	200	\$1,663,352	-9%	-3%
Total	3,487	\$14,481,766	3,858	\$16,389,193	11%	13%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$14,922,801 or 91% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A. FKA FNB-ABILENE	2,300	\$9,028,421	2,784	\$11,285,785	21%	25%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	217	\$883,773	231	\$1,006,262	6%	14%
832733	BANK OF AMERICA N.A.	190	\$853,394	175	\$781,767	-8%	-8%
826878	CITIBANK	86	\$391,245	106	\$540,813	23%	38%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	85	\$387,919	63	\$277,124	-26%	-29%
819628	BANK ONE EDUCATION FINANCE CORPORATION	85	\$350,217	63	\$266,683	-26%	-24%
807807	CHASE/JPMORGAN CHASE BANK	78	\$329,626	60	\$228,155	-23%	-31%
826079	BANK OF AMERICA	11	\$50,786	27	\$204,495	145%	303%
833314	PLAINS CAPITAL BANK	57	\$250,111	36	\$169,839	-37%	-32%
824206	BANK ONE EDUCATION FINANCE CORPORATION	35	\$213,402	23	\$161,878	-34%	-24%

*Some schools have fewer than ten lenders.

Houston Baptist University

7502 Fondren Rd.
Houston, TX 77074
www.hbu.edu

General Information		Leadership	
City:	Houston	President:	Dr. E. Douglas Hodo
School Type:	Four-Year Private	Director of Student Financial Aid:	Sherry Byrd
Highest Degree Offered:	Master's	U.S. Rep.:	Al Green (D-9th)
ED School Code:	003576	State Sen.:	Kyle Janek (R-17th)
TG School Suffix:	000	State Rep.:	Al Edwards (D-146th)
Primary Phone:	(281) 649-3000		
Financial Aid Phone:	(281) 649-3471		

Student Profile

Enrollment (Fall 2005):	2,261	Female Enrollment (Fall 2004):	68%
Change (Fall 2000-Fall 2005):	-12%	Texas Residents (Fall 2004):	93%
Percent Undergraduates (Fall 2004):	82%	Undergraduates Full-Time (Fall 2004):	87%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	50%	N/A	\$7,421	\$6,091	\$7,913	N/A	48%
African-American	21%	N/A	\$8,023	\$5,586	\$7,344	N/A	N/A
Hispanic	15%	N/A	\$7,971	\$5,766	\$7,076	N/A	37%
Asian-American	14%	N/A	\$7,853	\$5,370	\$7,654	N/A	48%
Native-American	0%	N/A	\$5,967	\$2,983	\$5,957	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	\$7,748	\$5,792	\$7,564	N/A	46%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$13,950	MSA* Average Monthly Rent (1 Bedroom)	\$612
Books and Supplies	\$1,065	MSA* Average Monthly Rent (2 Bedroom)	\$743
Room and Board On Campus	\$4,710	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,535	Average Monthly Car Expenses	\$284
Total †	\$22,260	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,905,969	\$2,569
	AY 2003-04 SEOG	Grant	\$334,351	\$1,051
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$168,026	\$966
	AY 2004-05 FFELP	Loan	\$14,852,826	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,913,878	\$2,499
	AY 2003-04 TEXAS Grant	Grant	\$588,651	\$2,871
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$27,439	\$6,860
	AY 2003-04 BOT	Loan	\$36,548	\$3,046
Institutional	AY 2002-03	Grant	\$723,501	N/A

Houston Baptist University

7502 Fondren Rd.
Houston, TX 77074
www.hbu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$26,833,192
Number of Loans:	9,184
Number of Student Borrowers:	4,055
Amount of Default Claims Paid:	\$6,812,330
Number of Defaulted Borrowers:	1,145

FY 2005 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	100%
Metroplex	0%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	0%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$8,014
Borrowers leaving school in FY 03:	\$11,000
Borrowers leaving school in FY 02:	\$8,271

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.7%	FY 2000	4.1%
FY 2002	3%	FY 1999	6%
FY 2001	4.4%	FY 1998	6.1%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1	\$2,625	4	\$25,436	300%	869%
Sub Stafford	1	\$5,500	10	\$40,564	900%	638%
PLUS	12	\$145,380	10	\$95,174	-17%	-35%
Total	14	\$153,505	24	\$161,174	71%	5%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 8 lenders accounted for \$161,174 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	3	\$25,632	8	\$55,277	167%	116%
833617	EFSl/U.S. BANK, NA AS TRUSTEE	N/A	N/A	4	\$26,520	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	N/A	N/A	3	\$24,564	N/A	N/A
833371	AUSTIN BANK, N.A.	1	\$9,000	3	\$20,479	200%	128%
828024	FIRST COMMUNITY CREDIT UNION	N/A	N/A	2	\$18,500	N/A	N/A
819169	YOAKUM NATIONAL BANK	N/A	N/A	2	\$10,500	N/A	N/A
810883	FROST NATIONAL BANK	2	\$18,893	1	\$3,500	-50%	-81%
828148	UNIVERSITY FEDERAL CREDIT UNION	1	\$5,500	1	\$1,834	0%	-67%

*Some schools have fewer than ten lenders.

Houston Graduate School of Theology

2501 Central Parkway
Houston, TX 77092
www.hgst.edu

General Information		Leadership	
City:	Houston	President:	Keith A. Jenkins
School Type:	Four-Year Private	Assistant Financial Aid Director:	Rose Davis
Highest Degree Offered:	Doctorate	U.S. Rep.:	Sheila Jackson Lee (D-18th)
ED School Code:	023202	State Sen.:	Rodney Ellis (D-13th)
TG School Suffix:	000	State Rep.:	Garnet F. Coleman (D-147th)
Primary Phone:	(713) 942-9505		
Financial Aid Phone:	N/A		

Student Profile

Enrollment (Fall 2005):	195	Female Enrollment (Fall 2004):	48%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	N/A	Undergraduates Full-Time (Fall 2004):	N/A

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	36%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	45%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	7%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	4%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	7%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$612
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$743
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$284
Total †	N/A	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$0	N/A
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$1,094,061	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Houston Graduate School of Theology

2501 Central Parkway
Houston, TX 77092
www.hgst.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$5,150,892
Number of Loans:	989
Number of Student Borrowers:	355
Amount of Default Claims Paid:	\$1,065,257
Number of Defaulted Borrowers:	87

FY 2005 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	100%
Metroplex	0%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	0%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$18,681
Borrowers leaving school in FY 03:	\$13,961
Borrowers leaving school in FY 02:	\$27,363

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	5.8%	FY 2000	N/A
FY 2002	0%	FY 1999	N/A
FY 2001	N/A	FY 1998	15%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	52	\$367,718	187	\$1,089,267	260%	196%
Sub Stafford	54	\$398,412	134	\$856,210	148%	115%
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	106	\$766,130	321	\$1,945,477	203%	154%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$1,769,441 or 91% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	29	\$230,640	104	\$703,610	259%	205%
832733	BANK OF AMERICA N.A.	20	\$149,198	57	\$309,415	185%	107%
807807	CHASE/JPMORGAN CHASE BANK	20	\$156,617	32	\$214,299	60%	37%
827999	SMART FINANCIAL CREDIT UNION	N/A	N/A	22	\$104,189	N/A	N/A
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	N/A	N/A	19	\$93,337	N/A	N/A
826878	CITIBANK	13	\$81,786	12	\$79,929	-8%	-2%
824206	BANK ONE EDUCATION FINANCE CORPORATION	5	\$30,045	13	\$74,420	160%	148%
831543	WASHINGTON MUTUAL BANK	3	\$17,000	11	\$69,514	267%	309%
827954	NATIONAL EDUCATION/GUARANTY BANK	2	\$16,046	9	\$63,972	350%	299%
833837	LONE STAR NATIONAL BANK	N/A	N/A	8	\$56,756	N/A	N/A

*Some schools have fewer than ten lenders.

Howard Payne University

1000 Fisk St.
Brownwood, TX 76801
www.hputx.edu

General Information		Leadership	
City:	Brownwood	President:	Dr. Lanny Hall
School Type:	Four-Year Private	Director of Student Financial Aid:	Glenda Huff
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Mike Conaway (R-11th)
ED School Code:	003575	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Larry Taylor (R-24th)
Primary Phone:	(325) 649-8020		
Financial Aid Phone:	(325) 649-8015		

Student Profile

Enrollment (Fall 2005):	1,342	Female Enrollment (Fall 2004):	50%
Change (Fall 2000-Fall 2005):	-9%	Texas Residents (Fall 2004):	97%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	77%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	74%	N/A	\$2,392	\$5,926	\$6,096	N/A	39%
African-American	6%	N/A	\$2,816	\$5,801	\$6,871	N/A	N/A
Hispanic	14%	N/A	\$2,866	\$4,805	\$5,776	N/A	N/A
Asian-American	1%	N/A	\$3,803	\$6,318	\$4,959	N/A	N/A
Native-American	1%	N/A	\$4,688	\$6,318	\$6,520	N/A	N/A
Other/Unknown	3%	N/A	\$1,850	\$4,536	\$5,304	N/A	N/A
All Students	100%	N/A	\$2,553	\$5,746	\$6,119	N/A	35%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$12,500	MSA* Average Monthly Rent (1 Bedroom)	\$418
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$527
Room and Board On Campus	\$4,615	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$222
Transportation and Other Expenses	\$2,250	Average Monthly Car Expenses	\$284
Total †	\$20,365	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,382,347	\$2,560
	AY 2003-04 SEOG	Grant	\$277,816	\$926
	AY 2003-04 Perkins	Loan	\$172,638	\$3,139
	AY 2003-04 Work Study	Work	\$119,434	\$1,012
	AY 2004-05 FFELP	Loan	\$6,258,627	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,273,050	\$2,407
	AY 2003-04 TEXAS Grant	Grant	\$458,191	\$2,811
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$58,647	\$5,332
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$3,244,554	N/A

Howard Payne University

1000 Fisk St.
Brownwood, TX 76801
www.hputx.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$58,601,628
Number of Loans:	19,933
Number of Student Borrowers:	6,432
Amount of Default Claims Paid:	\$5,698,874
Number of Defaulted Borrowers:	1,110

FY 2005 Freshman TG Volume (by Texas Region)

Central	23%
East	2%
Gulf Coast	12%
Metroplex	29%
Panhandle	25%
Rio Grande	1%
West	8%
Out of State	1%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$14,416
Borrowers leaving school in FY 03:	\$13,750
Borrowers leaving school in FY 02:	\$13,250

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	5.3%	FY 2000	9%
FY 2002	7.1%	FY 1999	7.3%
FY 2001	4.3%	FY 1998	4.4%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	679	\$2,375,580	695	\$2,601,577	2%	10%
Sub Stafford	766	\$2,447,370	832	\$2,698,029	9%	10%
PLUS	151	\$1,165,287	122	\$977,398	-19%	-16%
Total	1,596	\$5,988,237	1,649	\$6,277,004	3%	5%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$5,520,798 or 88% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826079	BANK OF AMERICA	532	\$1,869,212	530	\$1,981,203	0%	6%
810731	CITIZENS NATIONAL BANK BROWNWOOD	322	\$1,111,637	408	\$1,399,038	27%	26%
831122	TIB - THE INDEPENDENT BANKERS BANK	151	\$631,212	106	\$449,157	-30%	-29%
810778	FIRST FINANCIAL BANK, N.A. FKA FNB-ABILENE	99	\$366,604	126	\$446,950	27%	22%
815951	MILLS COUNTY STATE BANK	105	\$363,026	119	\$444,724	13%	23%
826878	CITIBANK	9	\$33,210	74	\$291,934	722%	779%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	45	\$187,785	36	\$143,406	-20%	-24%
833443	TEXAS BANK	2	\$9,963	38	\$138,340	1,800%	1,289%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	52	\$215,504	27	\$123,330	-48%	-43%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	7	\$45,277	17	\$102,716	143%	127%

*Some schools have fewer than ten lenders.

Huston-Tillotson College

900 Chicon St.
Austin, TX 78702
www.htc.edu

General Information		Leadership	
City:	Austin	President:	Dr. Larry L. Earvin
School Type:	Four-Year Private	Director of Student Financial Aid:	
Highest Degree Offered:	Baccalaureate		Bronte Jones
ED School Code:	003577	U.S. Rep.:	Lloyd Doggett (D-25th)
TG School Suffix:	000	State Sen.:	Gonzalo Barrientos (D-14th)
Primary Phone:	(512) 505-3000	State Rep.:	Dawnna Dukes (D-46th)
Financial Aid Phone:	(512) 505-3031		

Student Profile

Enrollment (Fall 2005):	706	Female Enrollment (Fall 2004):	56%
Change (Fall 2000-Fall 2005):	17%	Texas Residents (Fall 2004):	92%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	86%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	7%	N/A	\$7,064	\$4,676	\$94	N/A	N/A
African-American	75%	N/A	\$9,080	\$5,137	\$624	N/A	19%
Hispanic	13%	N/A	\$8,790	\$5,874	\$224	N/A	N/A
Asian-American	1%	N/A	\$6,765	\$12,703	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	3%	N/A	\$6,883	\$5,327	\$1,002	N/A	N/A
All Students	100%	N/A	\$8,907	\$5,213	\$576	N/A	16%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$8,190	MSA* Average Monthly Rent (1 Bedroom)	\$658
Books and Supplies	\$750	MSA* Average Monthly Rent (2 Bedroom)	\$804
Room and Board On Campus	\$5,542	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,800	Average Monthly Car Expenses	\$284
Total †	\$17,282	Monthly Medical Insurance (Institutional)	\$80

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,335,525	\$2,872
	AY 2003-04 SEOG	Grant	\$76,235	\$897
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$130,844	\$1,392
	AY 2004-05 FFELP	Loan	\$3,950,446	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$625,952	\$2,698
	AY 2003-04 TEXAS Grant	Grant	\$188,400	\$2,944
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$9,000	\$4,500
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$843,843	N/A

Huston-Tillotson College

900 Chicon St.
Austin, TX 78702
www.htc.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$42,325,673
Number of Loans:	15,325
Number of Student Borrowers:	4,843
Amount of Default Claims Paid:	\$12,981,554
Number of Defaulted Borrowers:	2,032

FY 2005 Freshman TG Volume (by Texas Region)

Central	57%
East	1%
Gulf Coast	20%
Metroplex	11%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	10%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$10,000
Borrowers leaving school in FY 03:	\$13,250
Borrowers leaving school in FY 02:	\$11,595

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	16%	FY 2000	7.1%
FY 2002	14.3%	FY 1999	14.4%
FY 2001	17.2%	FY 1998	8.1%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	442	\$1,448,241	562	\$1,868,864	27%	29%
Sub Stafford	619	\$1,830,613	704	\$2,021,183	14%	10%
PLUS	62	\$455,676	52	\$337,950	-16%	-26%
Total	1,123	\$3,734,530	1,318	\$4,227,997	17%	13%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$3,983,411 or 94% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807807	CHASE/JPMORGAN CHASE BANK	539	\$1,928,159	476	\$1,603,864	-12%	-17%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	51	\$183,826	178	\$628,321	249%	242%
832733	BANK OF AMERICA N.A.	148	\$445,340	175	\$510,246	18%	15%
824206	BANK ONE EDUCATION FINANCE CORPORATION	186	\$555,139	148	\$453,620	-20%	-18%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	49	\$133,811	97	\$280,258	98%	109%
828148	UNIVERSITY FEDERAL CREDIT UNION	1	\$2,625	41	\$135,188	4,000%	5,050%
826878	CITIBANK	43	\$125,876	41	\$122,006	-5%	-3%
819628	BANK ONE EDUCATION FINANCE CORPORATION	46	\$172,841	31	\$93,094	-33%	-46%
828078	COMPASS BANK	11	\$31,684	26	\$81,126	136%	156%
830489	COMERICA BANK	20	\$60,951	24	\$75,688	20%	24%

*Some schools have fewer than ten lenders.

Jarvis Christian College

P.O. Box 1470
Hawkins, TX 75765
www.jarvis.edu

General Information		Leadership	
City:	Hawkins	President:	Dr. Sebetha Jenkins
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Baccalaureate		Eric King
ED School Code:	003637	U.S. Rep.:	Louie Gohmert (R-1st)
TG School Suffix:	000	State Sen.:	Kevin Eltife (R-1st)
Primary Phone:	(903) 769-5700	State Rep.:	Bryan Hughes (R-5th)
Financial Aid Phone:	(903) 769-5741		

Student Profile

Enrollment (Fall 2005):	566	Female Enrollment (Fall 2004):	59%
Change (Fall 2000-Fall 2005):	5%	Texas Residents (Fall 2004):	88%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	98%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	1%	N/A	\$2,391	\$5,211	\$1,066	N/A	N/A
African-American	98%	N/A	\$1,601	\$6,345	\$3,013	N/A	75%
Hispanic	1%	N/A	\$1,181	\$6,955	\$2,083	N/A	N/A
Asian-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	\$1,606	\$6,339	\$2,988	N/A	77%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$6,980	MSA* Average Monthly Rent (1 Bedroom)	\$364
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$480
Room and Board On Campus	\$4,156	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$4,156	Average Monthly Child Care Expenses	\$222
Transportation and Other Expenses	\$1,650	Average Monthly Car Expenses	\$284
Total †	\$13,586	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,296,580	\$2,843
	AY 2003-04 SEOG	Grant	\$260,779	\$711
	AY 2003-04 Perkins	Loan	\$404,169	\$1,991
	AY 2003-04 Work Study	Work	\$221,798	\$1,098
	AY 2004-05 FFELP	Loan	\$807,916	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$724,892	\$2,617
	AY 2003-04 TEXAS Grant	Grant	\$224,510	\$2,993
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$1,048,115	N/A

Jarvis Christian College

P.O. Box 1470
Hawkins, TX 75765
www.jarvis.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$18,827,832
Number of Loans:	7,570
Number of Student Borrowers:	3,314
Amount of Default Claims Paid:	\$7,515,998
Number of Defaulted Borrowers:	1,555

FY 2005 Freshman TG Volume (by Texas Region)

Central	1%
East	26%
Gulf Coast	9%
Metroplex	51%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	13%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$4,884
Borrowers leaving school in FY 03:	\$6,760
Borrowers leaving school in FY 02:	\$5,146

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	18.9%	FY 2000	19.8%
FY 2002	15%	FY 1999	15.7%
FY 2001	12%	FY 1998	6.7%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	142	\$338,506	85	\$205,441	-40%	-39%
Sub Stafford	206	\$557,711	326	\$1,075,003	58%	93%
PLUS	25	\$123,475	5	\$23,079	-80%	-81%
Total	373	\$1,019,692	416	\$1,303,523	12%	28%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 2 lenders accounted for \$1,303,523 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
819628	BANK ONE EDUCATION FINANCE CORPORATION	359	\$970,269	415	\$1,295,208	16%	33%
807807	CHASE/JPMORGAN CHASE BANK	1	\$5,890	1	\$8,315	0%	41%

*Some schools have fewer than ten lenders.

LeTourneau University

P.O. Box 7001
Longview, TX 75607
www.letu.edu

General Information		Leadership	
City:	Longview	President:	Dr. Alvin O. Austin
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Master's		Denise Welch
ED School Code:	003584	U.S. Rep.:	Louie Gohmert (R-1st)
TG School Suffix:	000	State Sen.:	Kevin Eltife (R-1st)
Primary Phone:	(903) 233-3000	State Rep.:	Tommy Merritt (R-7th)
Financial Aid Phone:	(903) 233-3430		

Student Profile

Enrollment (Fall 2005):	3,979	Female Enrollment (Fall 2004):	54%
Change (Fall 2000-Fall 2005):	34%	Texas Residents (Fall 2004):	82%
Percent Undergraduates (Fall 2004):	90%	Undergraduates Full-Time (Fall 2004):	37%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	65%	N/A	\$5,381	\$4,926	\$9,060	N/A	56%
African-American	23%	N/A	\$5,000	\$2,436	\$8,838	N/A	N/A
Hispanic	8%	N/A	\$4,515	\$3,711	\$8,210	N/A	N/A
Asian-American	1%	N/A	\$4,497	\$5,595	\$10,233	N/A	N/A
Native-American	0%	N/A	\$6,704	\$4,419	\$10,550	N/A	N/A
Other/Unknown	2%	N/A	\$5,537	\$4,371	\$9,099	N/A	N/A
All Students	100%	N/A	\$5,208	\$4,300	\$8,952	N/A	55%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$15,890	MSA* Average Monthly Rent (1 Bedroom)	\$466
Books and Supplies	\$1,095	MSA* Average Monthly Rent (2 Bedroom)	\$535
Room and Board On Campus	\$6,286	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$2,095	Average Monthly Car Expenses	\$284
Total †	\$25,366	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,454,480	\$1,749
	AY 2003-04 SEOG	Grant	\$469,842	\$900
	AY 2003-04 Perkins	Loan	\$599,406	\$2,508
	AY 2003-04 Work Study	Work	\$189,039	\$836
	AY 2004-05 FFELP	Loan	\$33,331,716	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$977,449	\$2,506
	AY 2003-04 TEXAS Grant	Grant	\$221,287	\$2,912
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$9,499	\$4,750
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$4,802,683	N/A

LeTourneau University

P.O. Box 7001
Longview, TX 75607
www.letu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$194,433,946
Number of Loans:	49,248
Number of Student Borrowers:	13,524
Amount of Default Claims Paid:	\$7,608,046
Number of Defaulted Borrowers:	784

FY 2005 Freshman TG Volume (by Texas Region)

Central	7%
East	20%
Gulf Coast	36%
Metroplex	16%
Panhandle	1%
Rio Grande	0%
West	1%
Out of State	19%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$21,000
Borrowers leaving school in FY 03:	\$21,000
Borrowers leaving school in FY 02:	\$19,725

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.2%	FY 2000	2.6%
FY 2002	2.1%	FY 1999	3.3%
FY 2001	2.6%	FY 1998	1.9%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,255	\$15,003,781	3,216	\$15,149,506	-1%	1%
Sub Stafford	3,154	\$11,113,111	3,030	\$10,409,085	-4%	-6%
PLUS	45	\$447,811	25	\$317,156	-44%	-29%
Total	6,454	\$26,564,703	6,271	\$25,875,747	-3%	-3%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$24,798,626 or 96% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807807	CHASE/JPMORGAN CHASE BANK	2,732	\$11,046,633	2,558	\$10,419,847	-6%	-6%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,510	\$6,344,659	1,567	\$6,479,707	4%	2%
824206	BANK ONE EDUCATION FINANCE CORPORATION	1,393	\$5,555,487	1,436	\$5,778,211	3%	4%
832733	BANK OF AMERICA N.A.	269	\$1,190,625	169	\$832,373	-37%	-30%
826878	CITIBANK	87	\$387,041	101	\$398,278	16%	3%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	76	\$305,730	47	\$264,366	-38%	-14%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	16	\$80,713	53	\$251,621	231%	212%
833371	AUSTIN BANK, N.A.	67	\$289,968	35	\$135,913	-48%	-53%
822429	SOUTHSIDE BANK	28	\$87,008	34	\$130,146	21%	50%
833733	COLLEGE LOAN CORP. TRUSTEE	18	\$124,196	21	\$108,164	17%	-13%

*Some schools have fewer than ten lenders.

Lubbock Christian University

5601 West 19th
Lubbock, TX 79407
www.lcu.edu

General Information		Leadership	
City:	Lubbock	President:	Dr. L. Ken Jones
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Master's		Amy Hardesty
ED School Code:	003586	U.S. Rep.:	Randy Neugebauer (R-19th)
TG School Suffix:	000	State Sen.:	Robert Duncan (R-28th)
Primary Phone:	(806) 796-8800	State Rep.:	Carl H. Isett (R-84th)
Financial Aid Phone:	(806) 720-7176		

Student Profile

Enrollment (Fall 2005):	2,078	Female Enrollment (Fall 2004):	56%
Change (Fall 2000-Fall 2005):	29%	Texas Residents (Fall 2004):	90%
Percent Undergraduates (Fall 2004):	90%	Undergraduates Full-Time (Fall 2004):	77%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	79%	N/A	\$3,884	\$6,196	\$7,612	N/A	45%
African-American	6%	N/A	\$3,585	\$5,347	\$7,357	N/A	N/A
Hispanic	14%	N/A	\$3,953	\$5,920	\$7,457	N/A	N/A
Asian-American	1%	N/A	\$8,058	\$4,900	\$4,371	N/A	N/A
Native-American	0%	N/A	\$5,134	\$5,855	\$6,938	N/A	N/A
Other/Unknown	0%	N/A	N/A	\$1,925	\$6,213	N/A	N/A
All Students	100%	N/A	\$3,887	\$6,082	\$7,552	N/A	43%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$12,710	MSA* Average Monthly Rent (1 Bedroom)	\$470
Books and Supplies	\$832	MSA* Average Monthly Rent (2 Bedroom)	\$594
Room and Board On Campus	\$4,250	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$3,586	Average Monthly Car Expenses	\$284
Total †	\$21,378	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,982,016	\$2,391
	AY 2003-04 SEOG	Grant	\$268,701	\$696
	AY 2003-04 Perkins	Loan	\$215,000	\$1,777
	AY 2003-04 Work Study	Work	\$183,061	\$726
	AY 2004-05 FFELP	Loan	\$14,550,860	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,816,821	\$2,720
	AY 2003-04 TEXAS Grant	Grant	\$448,692	\$2,914
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$5,500	\$5,500
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$16,700	\$2,783
Institutional	AY 2002-03	Grant	\$4,470,863	N/A

Lubbock Christian University

5601 West 19th
Lubbock, TX 79407
www.lcu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$104,240,632
Number of Loans:	32,466
Number of Student Borrowers:	8,261
Amount of Default Claims Paid:	\$6,412,132
Number of Defaulted Borrowers:	1,012

FY 2005 Freshman TG Volume (by Texas Region)

Central	5%
East	1%
Gulf Coast	6%
Metroplex	12%
Panhandle	68%
Rio Grande	1%
West	5%
Out of State	3%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$16,496
Borrowers leaving school in FY 03:	\$15,750
Borrowers leaving school in FY 02:	\$15,750

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4.9%	FY 2000	5%
FY 2002	5.1%	FY 1999	3.3%
FY 2001	3%	FY 1998	3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,605	\$6,250,019	1,742	\$7,231,637	9%	16%
Sub Stafford	1,549	\$5,754,078	1,614	\$5,969,943	4%	4%
PLUS	98	\$798,710	120	\$1,013,017	22%	27%
Total	3,252	\$12,802,807	3,476	\$14,214,597	7%	11%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$13,457,601 or 95% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833314	PLAINS CAPITAL BANK	2,493	\$9,826,566	2,615	\$10,675,751	5%	9%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	291	\$1,178,830	298	\$1,222,944	2%	4%
826079	BANK OF AMERICA	128	\$473,154	126	\$488,656	-2%	3%
826878	CITIBANK	40	\$166,344	48	\$188,013	20%	13%
810710	AMARILLO NATIONAL BANK	34	\$147,311	45	\$182,562	32%	24%
807807	CHASE/JPMORGAN CHASE BANK	35	\$149,002	37	\$179,853	6%	21%
824206	BANK ONE EDUCATION FINANCE CORPORATION	36	\$133,714	31	\$167,666	-14%	25%
810778	FIRST FINANCIAL BANK, N.A. FKA FNB-ABILENE	29	\$120,717	39	\$157,588	34%	31%
834035	CITY BANK TEXAS	18	\$51,060	40	\$133,318	122%	161%
831622	SAN ANGELO NATIONAL BANK	10	\$42,260	14	\$61,250	40%	45%

*Some schools have fewer than ten lenders.

McMurry University

South 14th & Sayles Blv.
Abilene, TX 79697
www.mcm.edu

General Information		Leadership	
City:	Abilene	President:	Dr. John Russell
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Baccalaureate		Rachel Atkins
ED School Code:	003591	U.S. Rep.:	Randy Neugebauer (R-19th)
TG School Suffix:	000	State Sen.:	Troy Fraser (R-24th)
Primary Phone:	(325) 793-3800	State Rep.:	Bob Hunter (R-71st)
Financial Aid Phone:	(325) 793-4712		

Student Profile

Enrollment (Fall 2005):	1,422	Female Enrollment (Fall 2004):	50%
Change (Fall 2000-Fall 2005):	6%	Texas Residents (Fall 2004):	95%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	84%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	70%	N/A	\$3,779	\$6,807	\$7,983	N/A	42%
African-American	11%	N/A	\$2,889	\$6,854	\$7,379	N/A	N/A
Hispanic	14%	N/A	\$2,929	\$7,290	\$7,843	N/A	N/A
Asian-American	1%	N/A	\$2,223	\$5,825	\$7,156	N/A	N/A
Native-American	1%	N/A	\$3,963	\$6,311	\$6,443	N/A	N/A
Other/Unknown	3%	N/A	\$2,490	\$7,054	\$8,386	N/A	N/A
All Students	100%	N/A	\$3,478	\$6,877	\$7,884	N/A	40%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$14,500	MSA* Average Monthly Rent (1 Bedroom)	\$419
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$528
Room and Board On Campus	\$5,843	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$2,600	Average Monthly Car Expenses	\$284
Total †	\$23,943	Monthly Medical Insurance (Institutional)	\$83

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,553,864	\$2,590
	AY 2003-04 SEOG	Grant	\$200,000	\$1,170
	AY 2003-04 Perkins	Loan	\$204,464	\$2,005
	AY 2003-04 Work Study	Work	\$203,513	\$929
	AY 2004-05 FFELP	Loan	\$9,408,533	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,636,918	\$2,418
	AY 2003-04 TEXAS Grant	Grant	\$703,360	\$2,906
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$21,000	\$10,500
	AY 2003-04 CAL	Loan	\$428,864	\$6,807
	AY 2003-04 BOT	Loan	\$39,224	\$2,802
Institutional	AY 2002-03	Grant	\$4,449,605	N/A

McMurry University

South 14th & Sayles Blv.
Abilene, TX 79697
www.mcm.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$85,027,906
Number of Loans:	27,600
Number of Student Borrowers:	8,677
Amount of Default Claims Paid:	\$10,908,642
Number of Defaulted Borrowers:	1,814

FY 2005 Freshman TG Volume (by Texas Region)

Central	15%
East	1%
Gulf Coast	14%
Metroplex	19%
Panhandle	40%
Rio Grande	2%
West	8%
Out of State	1%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$17,626
Borrowers leaving school in FY 03:	\$16,844
Borrowers leaving school in FY 02:	\$17,125

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4.7%	FY 2000	5.9%
FY 2002	4.5%	FY 1999	6.1%
FY 2001	4.5%	FY 1998	7.9%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,098	\$4,046,185	1,068	\$3,979,651	-3%	-2%
Sub Stafford	1,120	\$3,760,277	1,143	\$3,828,381	2%	2%
PLUS	188	\$1,406,761	215	\$1,745,041	14%	24%
Total	2,406	\$9,213,223	2,426	\$9,553,073	1%	4%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$8,678,292 or 91% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A. FKA FNB-ABILENE	1,290	\$4,720,905	1,305	\$4,850,958	1%	3%
832733	BANK OF AMERICA N.A.	268	\$924,056	293	\$1,042,396	9%	13%
833838	U.S. BANK N.A. TTEE EDINVEST COMPANY	65	\$494,257	98	\$804,306	51%	63%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	228	\$824,473	215	\$798,592	-6%	-3%
826878	CITIBANK	84	\$313,200	109	\$392,877	30%	25%
824206	BANK ONE EDUCATION FINANCE CORPORATION	53	\$191,921	71	\$275,757	34%	44%
807807	CHASE/JPMORGAN CHASE BANK	80	\$377,846	42	\$173,521	-48%	-54%
833890	STUDENT LOAN XPRESS, INC.	15	\$56,604	35	\$140,521	133%	148%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	11	\$50,295	27	\$102,995	145%	105%
833733	COLLEGE LOAN CORP. TRUSTEE	12	\$75,057	14	\$96,369	17%	28%

*Some schools have fewer than ten lenders.

Northwood University

1114 West FM 1382
Cedar Hill, TX 75104
www.northwood.edu/tx/index.html

General Information		Leadership	
City:	Cedar Hill	Provost and COO:	Dr. Kevin Fegan
School Type:	Four-Year Private	Financial Aid Director:	Michael Rhodes
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Kenny Marchant (R-24th)
ED School Code:	004072	State Sen.:	Chris Harris (R-9th)
TG School Suffix:	210	State Rep.:	Helen Giddings (D-109th)
Primary Phone:	(972) 291-1541		
Financial Aid Phone:	(972) 293-5430		

Student Profile

Enrollment (Fall 2005):	1,139	Female Enrollment (Fall 2004):	59%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	74%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	33%	N/A	N/A	N/A	N/A	N/A	37%
African-American	28%	N/A	N/A	N/A	N/A	N/A	15%
Hispanic	17%	N/A	N/A	N/A	N/A	N/A	30%
Asian-American	2%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	19%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	30%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$15,183	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	\$1,305	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	\$6,636	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,376	Average Monthly Car Expenses	\$284
Total †	\$25,500	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$3,497,572	\$2,326
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$7,335,036	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Northwood University

1114 West FM 1382
Cedar Hill, TX 75104
www.northwood.edu/tx/index.html

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$51,125,794
Number of Loans:	14,581
Number of Student Borrowers:	4,165
Amount of Default Claims Paid:	\$4,078,182
Number of Defaulted Borrowers:	463

FY 2005 Freshman TG Volume (by Texas Region)

Central	4%
East	2%
Gulf Coast	3%
Metroplex	54%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	36%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$14,500
Borrowers leaving school in FY 03:	\$14,044
Borrowers leaving school in FY 02:	\$14,203

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	3.5%	FY 2000	4.8%
FY 2002	4.2%	FY 1999	6.7%
FY 2001	4.8%	FY 1998	7.8%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	801	\$3,135,449	1,088	\$4,446,537	36%	42%
Sub Stafford	845	\$2,785,067	1,145	\$3,774,945	36%	36%
PLUS	155	\$1,438,234	182	\$1,763,082	17%	23%
Total	1,801	\$7,358,750	2,415	\$9,984,564	34%	36%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$7,124,282 or 90% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA N.A.	358	\$1,425,290	402	\$1,637,414	12%	15%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	361	\$1,502,269	387	\$1,617,649	7%	8%
824206	BANK ONE EDUCATION FINANCE CORPORATION	155	\$576,858	230	\$897,986	48%	56%
826878	CITIBANK	96	\$348,438	189	\$716,497	97%	106%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	162	\$600,403	161	\$694,499	-1%	16%
833890	STUDENT LOAN XPRESS, INC.	84	\$346,247	116	\$472,882	38%	37%
807807	CHASE/JPMORGAN CHASE BANK	102	\$420,036	103	\$434,606	1%	3%
834059	COLLEGIATE FUNDING SERVICES	39	\$145,068	78	\$289,649	100%	100%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	6	\$23,750	55	\$188,652	817%	694%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	7	\$62,051	38	\$174,448	443%	181%

*Some schools have fewer than ten lenders.

Oblate School of Theology

285 Oblate Dr
San Antonio, TX 78216
www.ost.edu

General Information		Leadership	
City:	San Antonio	President:	Father Ronald Rolheiser
School Type:	Four-Year Private	Vice President of Finance:	Rene Espinosa
Highest Degree Offered:	Doctorate	U.S. Rep.:	Charles A. Gonzalez (D-20th)
ED School Code:	003595	State Sen.:	Leticia R. Van de Putte (D-26th)
TG School Suffix:	000	State Rep.:	Mike Villarreal (D-123rd)
Primary Phone:	(210) 341-1366		
Financial Aid Phone:	N/A		

Student Profile

Enrollment (Fall 2005):	210	Female Enrollment (Fall 2004):	17%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	N/A	Undergraduates Full-Time (Fall 2004):	N/A

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	68%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	8%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	18%	N/A	N/A	N/A	N/A	N/A	N/A
Asian-American	6%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	N/A	N/A	N/A	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$590
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$732
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$284
Total †	N/A	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$0	N/A
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$0	N/A
	AY 2004-05 FFELP	Loan	\$89,687	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$0	N/A
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Oblate School of Theology

285 Oblate Dr
San Antonio, TX 78216
www.ost.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$622,646
Number of Loans:	115
Number of Student Borrowers:	57
Amount of Default Claims Paid:	\$72,020
Number of Defaulted Borrowers:	6

FY 2005 Freshman TG Volume (by Texas Region)

Central	N/A
East	N/A
Gulf Coast	N/A
Metroplex	N/A
Panhandle	N/A
Rio Grande	N/A
West	N/A
Out of State	N/A

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$28,532
Borrowers leaving school in FY 03:	\$12,216
Borrowers leaving school in FY 02:	N/A

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	0%	FY 2000	0%
FY 2002	0%	FY 1999	0%
FY 2001	0%	FY 1998	0%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	7	\$44,177	1	\$6,794	-86%	-85%
Sub Stafford	10	\$76,474	1	\$8,500	-90%	-89%
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	17	\$120,651	2	\$15,294	-88%	-87%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 1 lenders accounted for \$15,294 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
806746	BANK OF AMERICA, N.A.	2	\$13,800	2	\$15,294	0%	11%

*Some schools have fewer than ten lenders.

Our Lady of the Lake University of San Antonio

411 S. W. 24th St.
San Antonio, TX 78207
www.ollusa.edu

General Information		Leadership	
City:	San Antonio	President:	Dr. Tessa Martinez Pollack
School Type:	Four-Year Private	Interim Director of Financial Aid:	Esmeralda Flores
Highest Degree Offered:	Doctorate	U.S. Rep.:	Charles A. Gonzalez (D-20th)
ED School Code:	003598	State Sen.:	Leticia R. Van de Putte (D-26th)
TG School Suffix:	000	State Rep.:	Joaquin Castro (D-125th)
Primary Phone:	(210) 434-6711		
Financial Aid Phone:	(210) 431-6711 x2299		

Student Profile

Enrollment (Fall 2005):	2,972	Female Enrollment (Fall 2004):	78%
Change (Fall 2000-Fall 2005):	-14%	Texas Residents (Fall 2004):	99%
Percent Undergraduates (Fall 2004):	64%	Undergraduates Full-Time (Fall 2004):	66%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	20%	N/A	\$6,206	\$5,008	\$8,725	N/A	25%
African-American	9%	N/A	\$6,452	\$4,310	\$8,662	N/A	N/A
Hispanic	61%	N/A	\$6,192	\$7,071	\$6,970	N/A	35%
Asian-American	1%	N/A	\$5,803	\$4,376	\$8,467	N/A	N/A
Native-American	0%	N/A	\$7,063	\$6,033	\$5,882	N/A	N/A
Other/Unknown	9%	N/A	\$7,321	\$4,308	\$8,809	N/A	N/A
All Students	100%	N/A	\$6,280	\$6,390	\$7,514	N/A	33%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$17,048	MSA* Average Monthly Rent (1 Bedroom)	\$590
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$732
Room and Board On Campus	\$3,800	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$5,382	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,850	Average Monthly Car Expenses	\$284
Total †	\$26,280	Monthly Medical Insurance (Institutional)	\$35

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,787,405	\$2,523
	AY 2003-04 SEOG	Grant	\$341,845	\$2,551
	AY 2003-04 Perkins	Loan	\$395,470	\$2,785
	AY 2003-04 Work Study	Work	\$449,365	\$1,337
	AY 2004-05 FFELP	Loan	\$24,005,860	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$2,509,924	\$2,106
	AY 2003-04 TEXAS Grant	Grant	\$921,683	\$2,954
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$117,854	\$5,893
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$3,961,751	N/A

Our Lady of the Lake University of San Antonio

411 S. W. 24th St.
San Antonio, TX 78207
www.ollusa.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$178,283,668
Number of Loans:	52,733
Number of Student Borrowers:	12,421
Amount of Default Claims Paid:	\$17,925,702
Number of Defaulted Borrowers:	2,291

FY 2005 Freshman TG Volume (by Texas Region)

Central	72%
East	0%
Gulf Coast	8%
Metroplex	2%
Panhandle	0%
Rio Grande	12%
West	4%
Out of State	1%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$25,163
Borrowers leaving school in FY 03:	\$27,971
Borrowers leaving school in FY 02:	\$21,942

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4.1%	FY 2000	6.2%
FY 2002	4%	FY 1999	4.9%
FY 2001	4.9%	FY 1998	5.1%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	758	\$3,985,040	749	\$4,109,881	-1%	3%
Sub Stafford	807	\$3,694,328	766	\$3,409,643	-5%	-8%
PLUS	15	\$88,080	8	\$57,032	-47%	-35%
Total	1,580	\$7,767,448	1,523	\$7,576,556	-4%	-2%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$6,813,343 or 90% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810883	FROST NATIONAL BANK	392	\$1,817,337	397	\$1,900,544	1%	5%
832733	BANK OF AMERICA N.A.	310	\$1,564,245	215	\$1,049,747	-31%	-33%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	205	\$1,091,254	185	\$978,574	-10%	-10%
820682	SAN ANTONIO FEDERAL CREDIT UNION	42	\$172,789	168	\$882,386	300%	411%
819590	SECURITY SERVICE FED CR UN	184	\$866,577	121	\$609,409	-34%	-30%
819628	BANK ONE EDUCATION FINANCE CORPORATION	91	\$431,111	92	\$461,140	1%	7%
807807	CHASE/JPMORGAN CHASE BANK	126	\$615,286	73	\$337,429	-42%	-45%
823291	FIRSTMARK CREDIT UNION	39	\$210,019	45	\$222,415	15%	6%
810725	BROADWAY NATIONAL BANK	26	\$108,760	47	\$200,606	81%	84%
826878	CITIBANK	18	\$115,351	30	\$171,093	67%	48%

*Some schools have fewer than ten lenders.

Paul Quinn College

3837 Simpson Stuart Rd.
Dallas, TX 75241
www.pqc.edu

General Information		Leadership	
City:	Dallas	President:	Dr. Oswell Person
School Type:	Four-Year Private	Director of Financial Aid:	Tony Calhoun
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Eddie Bernice Johnson (D-30th)
ED School Code:	003602	State Sen.:	Royce West (D-23rd)
TG School Suffix:	000	State Rep.:	Helen Giddings (D-109th)
Primary Phone:	(214) 376-1000		
Financial Aid Phone:	(214) 302-3530		

Student Profile

Enrollment (Fall 2005):	769	Female Enrollment (Fall 2004):	50%
Change (Fall 2000-Fall 2005):	9%	Texas Residents (Fall 2004):	86%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	88%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	1%	N/A	\$5,125	\$5,289	\$4,274	N/A	N/A
African-American	96%	N/A	\$4,068	\$4,602	\$3,911	N/A	N/A
Hispanic	3%	N/A	\$3,935	\$4,881	\$3,407	N/A	N/A
Asian-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	\$4,073	\$4,619	\$3,897	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$6,500	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	\$1,200	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	\$4,600	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$4,760	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$500	Average Monthly Car Expenses	\$284
Total †	\$12,800	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,004,966	\$2,860
	AY 2003-04 SEOG	Grant	\$285,571	\$1,595
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$139,913	\$853
	AY 2004-05 FFELP	Loan	\$4,506,243	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$588,528	\$1,757
	AY 2003-04 TEXAS Grant	Grant	\$212,301	\$2,831
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$327,891	N/A

Paul Quinn College

3837 Simpson Stuart Rd.
Dallas, TX 75241
www.pqc.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$17,672,190
Number of Loans:	7,683
Number of Student Borrowers:	3,136
Amount of Default Claims Paid:	\$2,266,184
Number of Defaulted Borrowers:	700

FY 2005 Freshman TG Volume (by Texas Region)

Central	3%
East	5%
Gulf Coast	6%
Metroplex	57%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	29%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$6,899
Borrowers leaving school in FY 03:	\$6,665
Borrowers leaving school in FY 02:	\$4,067

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.5%	FY 2000	0.9%
FY 2002	3.4%	FY 1999	5.1%
FY 2001	0.7%	FY 1998	12.7%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	695	\$1,864,656	636	\$1,429,644	-8%	-23%
Sub Stafford	1,135	\$2,859,706	994	\$2,446,700	-12%	-14%
PLUS	67	\$268,196	73	\$344,953	9%	29%
Total	1,897	\$4,992,558	1,703	\$4,221,297	-10%	-15%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$4,214,517 or 99% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807807	CHASE/JPMORGAN CHASE BANK	943	\$2,405,917	963	\$2,251,215	2%	-6%
824206	BANK ONE EDUCATION FINANCE CORPORATION	784	\$2,121,619	453	\$1,099,716	-42%	-48%
813760	KEY BANK USA	N/A	N/A	213	\$663,423	N/A	N/A
826878	CITIBANK	150	\$400,596	25	\$70,390	-83%	-82%
832733	BANK OF AMERICA N.A.	4	\$5,405	24	\$62,815	500%	1,062%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	6	\$24,583	11	\$41,988	83%	71%
833305	BANK OF TEXAS	4	\$14,075	4	\$9,180	0%	-35%
833253	CHASE MANHATTAN BANK DELAWARE TTEE SALLIEMAE TRUST	N/A	N/A	3	\$5,740	N/A	N/A
833890	STUDENT LOAN XPRESS, INC.	N/A	N/A	2	\$5,250	N/A	N/A
810742	CITIZENS STATE BANK SEALY	N/A	N/A	2	\$4,800	N/A	N/A

*Some schools have fewer than ten lenders.

Rice University

P.O. Box 1892
Houston, TX 77251
www.rice.edu

General Information		Leadership	
City:	Houston	President:	David W. Leebron
School Type:	Four-Year Private	Director of Financial Aid:	Julia Benz
Highest Degree Offered:	Doctorate	U.S. Rep.:	John Culberson (R-7th)
ED School Code:	003604	State Sen.:	Rodney Ellis (D-13th)
TG School Suffix:	000	State Rep.:	Martha Wong (R-134th)
Primary Phone:	(713) 348-7423		
Financial Aid Phone:	(713) 348-4958		

Student Profile

Enrollment (Fall 2005):	5,062	Female Enrollment (Fall 2004):	49%
Change (Fall 2000-Fall 2005):	21%	Texas Residents (Fall 2004):	52%
Percent Undergraduates (Fall 2004):	60%	Undergraduates Full-Time (Fall 2004):	99%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	58%	N/A	\$13,690	\$4,454	\$8,289	N/A	92%
African-American	6%	N/A	\$17,007	\$4,827	\$7,025	N/A	82%
Hispanic	11%	N/A	\$14,349	\$5,708	\$5,911	N/A	88%
Asian-American	15%	N/A	\$13,800	\$5,206	\$6,600	N/A	95%
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	10%	N/A	\$17,715	\$4,646	\$13,183	N/A	N/A
All Students	100%	N/A	\$14,828	\$4,947	\$8,682	N/A	91%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$23,746	MSA* Average Monthly Rent (1 Bedroom)	\$612
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$743
Room and Board On Campus	\$8,980	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$8,980	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$1,550	Average Monthly Car Expenses	\$284
Total †	\$35,076	Monthly Medical Insurance (Institutional)	\$147

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$815,150	\$2,621
	AY 2003-04 SEOG	Grant	\$476,672	\$3,875
	AY 2003-04 Perkins	Loan	\$1,777,655	\$3,341
	AY 2003-04 Work Study	Work	\$530,275	\$1,287
	AY 2004-05 FFELP	Loan	\$15,936,817	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,174,387	\$2,407
	AY 2003-04 TEXAS Grant	Grant	\$653,007	\$3,037
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$37,000	\$18,500
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$7,636,986	N/A

Rice University

P.O. Box 1892
Houston, TX 77251
www.rice.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$74,235,921
Number of Loans:	14,611
Number of Student Borrowers:	6,412
Amount of Default Claims Paid:	\$1,877,725
Number of Defaulted Borrowers:	372

FY 2005 Freshman TG Volume (by Texas Region)

Central	10%
East	2%
Gulf Coast	30%
Metroplex	9%
Panhandle	0%
Rio Grande	3%
West	4%
Out of State	41%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$19,808
Borrowers leaving school in FY 03:	\$16,025
Borrowers leaving school in FY 02:	\$9,602

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	0.9%	FY 2000	0.3%
FY 2002	1.4%	FY 1999	1.6%
FY 2001	1.4%	FY 1998	2.3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	851	\$5,502,923	852	\$5,204,292	0%	-5%
Sub Stafford	894	\$4,549,411	948	\$4,678,373	6%	3%
PLUS	305	\$4,393,458	328	\$5,172,161	8%	18%
Total	2,050	\$14,445,792	2,128	\$15,054,826	4%	4%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$14,357,330 or 95% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807807	CHASE/JPMORGAN CHASE BANK	484	\$3,387,984	470	\$3,176,469	-3%	-6%
826878	CITIBANK	615	\$4,076,889	433	\$2,890,383	-30%	-29%
833529	T.H.E. LOAN PROGRAM USB AS TRUSTEE	356	\$2,870,893	367	\$2,791,817	3%	-3%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	316	\$2,077,312	401	\$2,558,638	27%	23%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	98	\$678,683	256	\$2,059,684	161%	203%
830310	COLLEGE BOARD/COLLEGE CREDIT	77	\$527,383	57	\$444,802	-26%	-16%
832733	BANK OF AMERICA N.A.	23	\$148,522	25	\$163,951	9%	10%
828148	UNIVERSITY FEDERAL CREDIT UNION	6	\$76,500	10	\$101,368	67%	33%
833733	COLLEGE LOAN CORP. TRUSTEE	4	\$66,500	9	\$87,125	125%	31%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	6	\$63,361	7	\$83,093	17%	31%

*Some schools have fewer than ten lenders.

Schreiner University

2100 Memorial Blvd.
Kerrville, TX 78028
www.schreiner.edu

General Information		Leadership	
City:	Kerrville	President:	Dr. Timothy Summerlin
School Type:	Four-Year Private	Director of Financial Aid:	Toni Bryant
Highest Degree Offered:	Master's	U.S. Rep.:	Henry Bonilla (R-23rd)
ED School Code:	003610	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Harvey Hilderbran (R-53rd)
Primary Phone:	(830) 896-5411		
Financial Aid Phone:	(830) 792-7217		

Student Profile

Enrollment (Fall 2005):	822	Female Enrollment (Fall 2004):	60%
Change (Fall 2000-Fall 2005):	6%	Texas Residents (Fall 2004):	99%
Percent Undergraduates (Fall 2004):	94%	Undergraduates Full-Time (Fall 2004):	90%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	75%	N/A	\$6,494	\$4,240	\$6,677	N/A	41%
African-American	3%	N/A	\$6,737	\$6,435	\$6,542	N/A	N/A
Hispanic	19%	N/A	\$6,051	\$5,098	\$6,870	N/A	N/A
Asian-American	1%	N/A	\$8,043	\$3,735	\$3,262	N/A	N/A
Native-American	1%	N/A	\$5,198	\$5,340	\$6,107	N/A	N/A
Other/Unknown	0%	N/A	\$4,716	\$3,167	\$4,572	N/A	N/A
All Students	100%	N/A	\$6,378	\$4,476	\$6,642	N/A	41%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$14,742	MSA* Average Monthly Rent (1 Bedroom)	\$526
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$592
Room and Board On Campus	\$7,332	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$222
Transportation and Other Expenses	\$1,500	Average Monthly Car Expenses	\$284
Total †	\$24,574	Monthly Medical Insurance (Institutional)	\$46

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,036,247	\$2,399
	AY 2003-04 SEOG	Grant	\$136,720	\$1,519
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$165,227	\$1,020
	AY 2004-05 FFELP	Loan	\$8,136,578	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$854,448	\$2,543
	AY 2003-04 TEXAS Grant	Grant	\$238,640	\$3,021
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$2,500	\$2,500
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$3,263,989	N/A

Schreiner University

2100 Memorial Blvd.
Kerrville, TX 78028
www.schreiner.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$27,361,964
Number of Loans:	9,319
Number of Student Borrowers:	3,613
Amount of Default Claims Paid:	\$3,717,946
Number of Defaulted Borrowers:	765

FY 2005 Freshman TG Volume (by Texas Region)

Central	100%
East	0%
Gulf Coast	0%
Metroplex	0%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	0%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$6,625
Borrowers leaving school in FY 03:	\$10,938
Borrowers leaving school in FY 02:	\$11,625

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	6%	FY 2000	10.6%
FY 2002	3.9%	FY 1999	8.2%
FY 2001	5.2%	FY 1998	4.1%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	151	\$400,061	28	\$94,275	-81%	-76%
Sub Stafford	127	\$276,469	26	\$78,197	-80%	-72%
PLUS	11	\$98,438	1	\$13,592	-91%	-86%
Total	289	\$774,968	55	\$186,064	-81%	-76%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$152,796 or 82% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	69	\$162,754	13	\$38,502	-81%	-76%
807807	CHASE/JPMORGAN CHASE BANK	77	\$172,714	8	\$24,500	-90%	-86%
810725	BROADWAY NATIONAL BANK	13	\$45,295	5	\$19,249	-62%	-58%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	N/A	N/A	1	\$13,592	N/A	N/A
820718	INTERNATIONAL BANK OF COMMERCE	3	\$8,375	4	\$12,000	33%	43%
831622	SAN ANGELO NATIONAL BANK	2	\$11,527	2	\$11,000	0%	-5%
823384	COASTAL COMMUNITIES AND TEACHERS CREDIT UNION	1	\$3,500	2	\$9,500	100%	171%
823291	FIRSTMARK CREDIT UNION	8	\$41,478	2	\$8,953	-75%	-78%
828555	EDUCATORS CREDIT UNION	5	\$18,000	3	\$8,000	-40%	-56%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	N/A	N/A	2	\$7,500	N/A	N/A

*Some schools have fewer than ten lenders.

South Texas College of Law

1303 San Jacinto St.
Houston, TX 77002
www.stcl.edu

General Information		Leadership	
City:	Houston	President:	James J. Alfini
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	First Professional		Mary Braxton
ED School Code:	004977	U.S. Rep.:	Sheila Jackson Lee (D-18th)
TG School Suffix:	000	State Sen.:	Rodney Ellis (D-13th)
Primary Phone:	(713) 659-8040	State Rep.:	Garnet F. Coleman (D-147th)
Financial Aid Phone:	(713) 646-1820		

Student Profile

Enrollment (Fall 2005):	1,262	Female Enrollment (Fall 2004):	46%
Change (Fall 2000-Fall 2005):	N/A	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	N/A	Undergraduates Full-Time (Fall 2004):	N/A

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	79%	N/A	\$6,694	\$3,388	\$22,596	N/A	N/A
African-American	3%	N/A	\$4,829	\$3,047	\$22,363	N/A	N/A
Hispanic	7%	N/A	\$5,015	\$2,779	\$23,070	N/A	N/A
Asian-American	9%	N/A	\$7,394	\$2,803	\$20,888	N/A	N/A
Native-American	1%	N/A	\$4,385	\$4,000	\$25,661	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	\$6,488	\$3,273	\$22,537	N/A	N/A

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$612
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$743
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$284
Total †	N/A	Monthly Medical Insurance (Institutional)	\$83

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$0	N/A
	AY 2003-04 SEOG	Grant	\$0	N/A
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$401,049	\$2,180
	AY 2004-05 FFELP	Loan	\$24,317,670	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,783,601	\$2,170
	AY 2003-04 TEXAS Grant	Grant	\$0	N/A
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$32,787	\$16,394
	AY 2003-04 CAL	Loan	\$71,884	\$6,535
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

South Texas College of Law

1303 San Jacinto St.
Houston, TX 77002
www.stcl.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$282,988,895
Number of Loans:	45,549
Number of Student Borrowers:	7,585
Amount of Default Claims Paid:	\$12,724,803
Number of Defaulted Borrowers:	568

FY 2005 Freshman TG Volume (by Texas Region)

Central	65%
East	0%
Gulf Coast	35%
Metroplex	0%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	0%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$69,544
Borrowers leaving school in FY 03:	\$63,408
Borrowers leaving school in FY 02:	\$66,911

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	0.9%	FY 2000	0.9%
FY 2002	0.2%	FY 1999	0.7%
FY 2001	0.4%	FY 1998	0.4%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,757	\$13,896,474	1,599	\$13,182,634	-9%	-5%
Sub Stafford	1,514	\$11,295,718	1,408	\$10,304,315	-7%	-9%
PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Total	3,271	\$25,192,192	3,007	\$23,486,949	-8%	-7%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$21,375,310 or 91% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
808851	ACCESS GROUP	1,371	\$10,506,231	1,154	\$9,006,729	-16%	-14%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	475	\$3,886,189	650	\$5,088,718	37%	31%
807807	CHASE/JPMORGAN CHASE BANK	385	\$2,904,319	335	\$2,538,799	-13%	-13%
832733	BANK OF AMERICA N.A.	330	\$2,456,004	216	\$1,628,787	-35%	-34%
824206	BANK ONE EDUCATION FINANCE CORPORATION	166	\$1,227,957	83	\$633,519	-50%	-48%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	48	\$335,179	70	\$629,922	46%	88%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	44	\$350,673	63	\$493,212	43%	41%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	58	\$453,031	61	\$481,436	5%	6%
823584	BANK OF LAKE MILLS/STUDENT LOAN XPRESS, INC.	31	\$294,500	58	\$466,488	87%	58%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	30	\$286,000	47	\$407,700	57%	43%

*Some schools have fewer than ten lenders.

Southern Methodist University

P.O. Box 750100
Dallas, TX 75275
www.smu.edu

General Information		Leadership	
City:	Dallas	President:	Dr. R Gerald Turner
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Doctorate		Mark Peterson
ED School Code:	003613	U.S. Rep.:	Pete Sessions (R-32nd)
TG School Suffix:	000	State Sen.:	John Carona (R-16th)
Primary Phone:	(214) 768-2000	State Rep.:	Dan Branch (R-108th)
Financial Aid Phone:	(214) 768-3417		

Student Profile

Enrollment (Fall 2005):	10,998	Female Enrollment (Fall 2004):	55%
Change (Fall 2000-Fall 2005):	9%	Texas Residents (Fall 2004):	70%
Percent Undergraduates (Fall 2004):	57%	Undergraduates Full-Time (Fall 2004):	95%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	77%	N/A	\$7,544	\$12,858	\$16,139	N/A	72%
African-American	7%	N/A	\$9,302	\$14,358	\$11,211	N/A	69%
Hispanic	8%	N/A	\$6,558	\$15,413	\$12,162	N/A	77%
Asian-American	7%	N/A	\$7,324	\$16,366	\$11,230	N/A	69%
Native-American	1%	N/A	\$7,691	\$13,240	\$14,105	N/A	N/A
Other/Unknown	0%	N/A	\$8,185	\$1,750	\$28,000	N/A	N/A
All Students	100%	N/A	\$7,596	\$13,706	\$14,806	N/A	71%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$26,880	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	\$600	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	\$9,208	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$1,400	Average Monthly Car Expenses	\$284
Total †	\$38,088	Monthly Medical Insurance (Institutional)	\$86

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,745,256	\$2,740
	AY 2003-04 SEOG	Grant	\$1,308,681	\$2,497
	AY 2003-04 Perkins	Loan	\$1,241,870	\$4,948
	AY 2003-04 Work Study	Work	\$959,250	\$1,409
	AY 2004-05 FFELP	Loan	\$65,608,541	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$4,602,737	\$2,682
	AY 2003-04 TEXAS Grant	Grant	\$1,400,440	\$3,071
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$34,250	\$11,417
	AY 2003-04 CAL	Loan	\$135,833	\$7,546
	AY 2003-04 BOT	Loan	\$69,080	\$3,140
Institutional	AY 2002-03	Grant	\$59,742,778	N/A

Southern Methodist University

P.O. Box 750100
Dallas, TX 75275
www.smu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$495,719,449
Number of Loans:	92,168
Number of Student Borrowers:	25,673
Amount of Default Claims Paid:	\$24,665,743
Number of Defaulted Borrowers:	2,326

FY 2005 Freshman TG Volume (by Texas Region)

Central	6%
East	1%
Gulf Coast	12%
Metroplex	40%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	38%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$22,500
Borrowers leaving school in FY 03:	\$19,585
Borrowers leaving school in FY 02:	\$18,726

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.6%	FY 2000	3.9%
FY 2002	2.1%	FY 1999	3.9%
FY 2001	4.1%	FY 1998	3.8%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,003	\$22,936,644	3,035	\$23,123,489	1%	1%
Sub Stafford	3,766	\$21,398,917	3,761	\$21,164,897	-0%	-1%
PLUS	945	\$12,918,011	1,146	\$17,588,034	21%	36%
Total	7,714	\$57,253,572	7,942	\$61,876,420	3%	8%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$53,160,151 or 86% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833918	SOUTHERN METHODIST UNIVERSITY GRAD/PROF STUDENTS	2,626	\$23,540,874	2,592	\$23,505,121	-1%	0%
832733	BANK OF AMERICA N.A.	1,148	\$6,456,767	1,217	\$6,863,067	6%	6%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	774	\$4,393,262	798	\$4,916,314	3%	12%
833079	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	317	\$3,648,549	379	\$4,713,584	20%	29%
807807	CHASE/JPMORGAN CHASE BANK	575	\$4,361,035	571	\$4,157,546	-1%	-5%
826878	CITIBANK	361	\$2,311,104	316	\$2,285,293	-12%	-1%
833733	COLLEGE LOAN CORP. TRUSTEE	73	\$937,440	180	\$2,016,481	147%	115%
819628	BANK ONE EDUCATION FINANCE CORPORATION	415	\$2,303,610	360	\$1,975,733	-13%	-14%
830310	COLLEGE BOARD/COLLEGE CREDIT	24	\$326,494	93	\$1,425,997	288%	337%
833890	STUDENT LOAN XPRESS, INC.	132	\$969,370	154	\$1,301,015	17%	34%

*Some schools have fewer than ten lenders.

Southwestern Adventist University

P.O. Box 567
Keene, TX 76059
www.swau.edu

General Information		Leadership	
City:	Keene	President:	Eric Anderson
School Type:	Four-Year Private	Assistant V.P. of Student Finance:	
Highest Degree Offered:	Master's		Patricia Norwood
ED School Code:	003619	U.S. Rep.:	Chet Edwards (D-17th)
TG School Suffix:	000	State Sen.:	Kip Averitt (R-22nd)
Primary Phone:	(817) 645-3921	State Rep.:	Rob Orr (R-58th)
Financial Aid Phone:	(817) 645-3921 x6262		

Student Profile

Enrollment (Fall 2005):	901	Female Enrollment (Fall 2004):	56%
Change (Fall 2000-Fall 2005):	-24%	Texas Residents (Fall 2004):	57%
Percent Undergraduates (Fall 2004):	98%	Undergraduates Full-Time (Fall 2004):	84%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	44%	N/A	\$4,406	\$5,005	\$6,149	N/A	31%
African-American	15%	N/A	\$4,097	\$4,867	\$6,588	N/A	N/A
Hispanic	26%	N/A	\$4,011	\$6,201	\$5,583	N/A	24%
Asian-American	7%	N/A	\$4,956	\$4,458	\$5,872	N/A	N/A
Native-American	1%	N/A	\$5,443	\$6,206	\$6,372	N/A	N/A
Other/Unknown	6%	N/A	\$5,894	\$4,716	\$5,719	N/A	N/A
All Students	100%	N/A	\$4,338	\$5,236	\$6,086	N/A	33%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$12,144	MSA* Average Monthly Rent (1 Bedroom)	\$589
Books and Supplies	\$792	MSA* Average Monthly Rent (2 Bedroom)	\$725
Room and Board On Campus	\$5,806	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$3,829	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,058	Average Monthly Car Expenses	\$284
Total †	\$20,800	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,115,655	\$2,607
	AY 2003-04 SEOG	Grant	\$154,938	\$374
	AY 2003-04 Perkins	Loan	\$72,663	\$1,346
	AY 2003-04 Work Study	Work	\$134,619	\$1,346
	AY 2004-05 FFELP	Loan	\$4,895,666	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$443,896	\$2,124
	AY 2003-04 TEXAS Grant	Grant	\$175,840	\$2,980
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$10,272	\$5,136
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Southwestern Adventist University

P.O. Box 567
Keene, TX 76059
www.swau.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$40,920,985
Number of Loans:	13,441
Number of Student Borrowers:	4,514
Amount of Default Claims Paid:	\$4,562,382
Number of Defaulted Borrowers:	803

FY 2005 Freshman TG Volume (by Texas Region)

Central	5%
East	2%
Gulf Coast	10%
Metroplex	35%
Panhandle	2%
Rio Grande	4%
West	1%
Out of State	42%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$12,688
Borrowers leaving school in FY 03:	\$13,688
Borrowers leaving school in FY 02:	\$14,500

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	6.6%	FY 2000	8.4%
FY 2002	5.4%	FY 1999	9.4%
FY 2001	4.2%	FY 1998	4.6%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	470	\$1,727,785	448	\$1,807,600	-5%	5%
Sub Stafford	653	\$2,390,591	605	\$2,285,263	-7%	-4%
PLUS	63	\$431,181	76	\$497,318	21%	15%
Total	1,186	\$4,549,557	1,129	\$4,590,181	-5%	1%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$4,413,949 or 96% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	447	\$1,644,198	427	\$1,705,043	-4%	4%
827567	FIRST STATE BANK OF KEENE	223	\$828,607	214	\$905,065	-4%	9%
832733	BANK OF AMERICA N.A.	217	\$830,459	199	\$744,000	-8%	-10%
826878	CITIBANK	102	\$415,145	62	\$264,329	-39%	-36%
824421	BANK OF AMERICA NT&SA	3	\$20,992	60	\$216,790	1,900%	933%
833305	BANK OF TEXAS	40	\$159,629	40	\$174,408	0%	9%
819628	BANK ONE EDUCATION FINANCE CORPORATION	67	\$259,839	38	\$144,448	-43%	-44%
819539	FIRST FINANCIAL BANK, N.A.	39	\$162,545	37	\$139,983	-5%	-14%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	N/A	N/A	16	\$64,775	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK	16	\$101,400	8	\$55,108	-50%	-46%

*Some schools have fewer than ten lenders.

Southwestern Assemblies of God University

1200 Sycamore Street
Waxahachie, TX 75165
www.sagu.edu

General Information		Leadership	
City:	Waxahachie	President:	Rev. Kermit Bridges
School Type:	Four-Year Private	Senior Director of Financial Aid:	Trevor Summers
Highest Degree Offered:	Master's	U.S. Rep.:	Joe Barton (R-6th)
ED School Code:	003616	State Sen.:	Kip Averitt (R-22nd)
TG School Suffix:	000	State Rep.:	Jim Pitts (R-10th)
Primary Phone:	(888) 937-7248		
Financial Aid Phone:	(888) 937-7248 x1140		

Student Profile

Enrollment (Fall 2005):	1,659	Female Enrollment (Fall 2004):	51%
Change (Fall 2000-Fall 2005):	-7%	Texas Residents (Fall 2004):	62%
Percent Undergraduates (Fall 2004):	88%	Undergraduates Full-Time (Fall 2004):	86%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	74%	N/A	\$5,153	\$3,175	\$6,633	N/A	38%
African-American	7%	N/A	\$4,561	\$3,698	\$6,424	N/A	N/A
Hispanic	14%	N/A	\$4,486	\$3,948	\$6,231	N/A	33%
Asian-American	2%	N/A	\$3,587	\$3,683	\$5,476	N/A	N/A
Native-American	2%	N/A	\$4,423	\$2,825	\$6,342	N/A	N/A
Other/Unknown	1%	N/A	\$1,604	\$5,678	\$10,225	N/A	N/A
All Students	100%	N/A	\$4,946	\$3,380	\$6,536	N/A	37%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$7,560	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	\$688	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	\$4,798	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$6,478	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$3,091	Average Monthly Car Expenses	\$284
Total †	\$16,137	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,913,383	\$2,514
	AY 2003-04 SEOG	Grant	\$161,948	\$925
	AY 2003-04 Perkins	Loan	\$82,500	\$3,587
	AY 2003-04 Work Study	Work	\$199,888	\$1,190
	AY 2004-05 FFELP	Loan	\$10,431,183	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$660,642	\$2,484
	AY 2003-04 TEXAS Grant	Grant	\$300,538	\$2,862
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$127,195	\$7,950
	AY 2003-04 CAL	Loan	\$27,610	\$6,903
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$1,149,151	N/A

Southwestern Assemblies of God University

1200 Sycamore Street
Waxahachie, TX 75165
www.sagu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$71,155,212
Number of Loans:	23,333
Number of Student Borrowers:	7,313
Amount of Default Claims Paid:	\$5,914,338
Number of Defaulted Borrowers:	1,165

FY 2005 Freshman TG Volume (by Texas Region)

Central	15%
East	4%
Gulf Coast	11%
Metroplex	38%
Panhandle	6%
Rio Grande	3%
West	2%
Out of State	22%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$14,375
Borrowers leaving school in FY 03:	\$10,976
Borrowers leaving school in FY 02:	\$12,094

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	6.3%	FY 2000	5.6%
FY 2002	4.7%	FY 1999	7%
FY 2001	8.6%	FY 1998	5.8%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,004	\$3,507,243	931	\$3,405,886	-7%	-3%
Sub Stafford	1,441	\$5,205,327	1,366	\$4,976,949	-5%	-4%
PLUS	162	\$1,090,229	195	\$1,392,512	20%	28%
Total	2,607	\$9,802,799	2,492	\$9,775,347	-4%	-0%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$8,566,625 or 88% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	718	\$2,645,576	724	\$2,808,508	1%	6%
832733	BANK OF AMERICA N.A.	544	\$1,937,733	544	\$2,008,231	0%	4%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	188	\$721,097	173	\$690,084	-8%	-4%
824206	BANK ONE EDUCATION FINANCE CORPORATION	173	\$632,556	169	\$673,005	-2%	6%
807807	CHASE/JPMORGAN CHASE BANK	180	\$667,820	172	\$596,794	-4%	-11%
826878	CITIBANK	149	\$580,291	123	\$533,000	-17%	-8%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	96	\$428,985	106	\$476,875	10%	11%
809921	PNC BANK, N. A.	91	\$337,010	78	\$302,860	-14%	-10%
819628	BANK ONE EDUCATION FINANCE CORPORATION	92	\$359,384	63	\$266,903	-32%	-26%
833305	BANK OF TEXAS	68	\$242,793	52	\$210,365	-24%	-13%

*Some schools have fewer than ten lenders.

Southwestern Christian College

P.O. Box 10
Terrell, TX 75160
www.swcc.edu

General Information		Leadership	
City:	Terrell	President:	Dr. Jack Evans, Sr.
School Type:	Four-Year Private	Director of Financial Aid:	Tonya Dean
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Jeb Hensarling (R-5th)
ED School Code:	003618	State Sen.:	Bob Deuell (R-2nd)
TG School Suffix:	000	State Rep.:	Betty Brown (R-4th)
Primary Phone:	(800) 925-9357		
Financial Aid Phone:	(800) 925-9357 x124		

Student Profile

Enrollment (Fall 2005):	251	Female Enrollment (Fall 2004):	49%
Change (Fall 2000-Fall 2005):	19%	Texas Residents (Fall 2004):	49%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	96%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	2%	N/A	\$1,787	\$6,794	N/A	N/A	N/A
African-American	97%	N/A	\$1,379	\$5,231	\$3,025	N/A	8%
Hispanic	1%	N/A	\$5,329	\$3,442	\$1,100	N/A	N/A
Asian-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
All Students	100%	N/A	\$1,412	\$5,230	\$3,008	N/A	8%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$5,446	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	\$484	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	\$3,455	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$3,000	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$1,410	Average Monthly Car Expenses	\$284
Total †	\$10,795	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$548,788	\$2,800
	AY 2003-04 SEOG	Grant	\$68,720	\$2,148
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$150,605	\$959
	AY 2004-05 FFELP	Loan	\$744,639	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$81,029	\$1,724
	AY 2003-04 TEXAS Grant	Grant	\$47,704	\$2,511
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$370,962	N/A

Southwestern Christian College

P.O. Box 10
Terrell, TX 75160
www.swcc.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$4,749,360
Number of Loans:	2,298
Number of Student Borrowers:	1,192
Amount of Default Claims Paid:	\$1,736,697
Number of Defaulted Borrowers:	543

FY 2005 Freshman TG Volume (by Texas Region)

Central	7%
East	0%
Gulf Coast	5%
Metroplex	52%
Panhandle	2%
Rio Grande	0%
West	0%
Out of State	32%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$2,625
Borrowers leaving school in FY 03:	\$4,277
Borrowers leaving school in FY 02:	\$5,225

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	6.6%	FY 2000	12.1%
FY 2002	17.6%	FY 1999	9.8%
FY 2001	4.8%	FY 1998	9.2%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	70	\$204,646	70	\$174,381	0%	-15%
Sub Stafford	161	\$396,336	116	\$284,404	-28%	-28%
PLUS	33	\$126,850	17	\$78,034	-48%	-38%
Total	264	\$727,832	203	\$536,819	-23%	-26%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$527,890 or 98% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
819628	BANK ONE EDUCATION FINANCE CORPORATION	139	\$406,042	117	\$285,077	-16%	-30%
826878	CITIBANK	122	\$315,347	61	\$172,476	-50%	-45%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	3	\$6,443	7	\$18,282	133%	184%
833418	WOODFOREST NATIONAL BANK	N/A	N/A	6	\$14,165	N/A	N/A
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	N/A	N/A	1	\$6,740	N/A	N/A
809921	PNC BANK, N. A.	N/A	N/A	2	\$6,625	N/A	N/A
833314	PLAINS CAPITAL BANK	N/A	N/A	2	\$6,625	N/A	N/A
834101	U.S.BANK, N.A. TTEE SCHOOL LOANS CORPORATION	N/A	N/A	1	\$6,400	N/A	N/A
828148	UNIVERSITY FEDERAL CREDIT UNION	N/A	N/A	1	\$6,000	N/A	N/A
824206	BANK ONE EDUCATION FINANCE CORPORATION	N/A	N/A	1	\$5,500	N/A	N/A

*Some schools have fewer than ten lenders.

Southwestern University

1001 E. University Ave.
Georgetown, TX 78626
www.southwestern.edu

General Information		Leadership	
City:	Georgetown	President:	Jake Schrum
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Baccalaureate		James F. Gaeta
ED School Code:	003620	U.S. Rep.:	John R. Carter (R-31st)
TG School Suffix:	000	State Sen.:	Steve Ogden (R-5th)
Primary Phone:	(512) 863-6511	State Rep.:	Mike Krusee (R-52nd)
Financial Aid Phone:	(512) 863-1259		

Student Profile

Enrollment (Fall 2005):	1,301	Female Enrollment (Fall 2004):	59%
Change (Fall 2000-Fall 2005):	0%	Texas Residents (Fall 2004):	93%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	98%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	76%	N/A	\$3,873	\$10,188	\$11,587	N/A	75%
African-American	3%	N/A	\$3,761	\$11,930	\$10,782	N/A	N/A
Hispanic	14%	N/A	\$2,987	\$11,828	\$10,253	N/A	N/A
Asian-American	5%	N/A	\$2,853	\$14,523	\$9,151	N/A	N/A
Native-American	1%	N/A	\$1,500	\$12,190	\$12,852	N/A	N/A
Other/Unknown	1%	N/A	\$1,691	\$6,076	\$7,033	N/A	N/A
All Students	100%	N/A	\$3,584	\$10,745	\$11,204	N/A	75%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$21,900	MSA* Average Monthly Rent (1 Bedroom)	\$658
Books and Supplies	\$700	MSA* Average Monthly Rent (2 Bedroom)	\$804
Room and Board On Campus	\$7,210	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$980	Average Monthly Car Expenses	\$284
Total †	\$30,790	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$533,792	\$2,656
	AY 2003-04 SEOG	Grant	\$171,137	\$1,205
	AY 2003-04 Perkins	Loan	\$1,462,836	\$3,332
	AY 2003-04 Work Study	Work	\$186,593	\$915
	AY 2004-05 FFELP	Loan	\$9,552,035	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,049,291	\$2,883
	AY 2003-04 TEXAS Grant	Grant	\$252,770	\$3,083
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$26,982	\$5,396
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$7,430,052	N/A

Southwestern University

1001 E. University Ave.
Georgetown, TX 78626
www.southwestern.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$59,897,128
Number of Loans:	16,466
Number of Student Borrowers:	4,822
Amount of Default Claims Paid:	\$2,523,540
Number of Defaulted Borrowers:	388

FY 2005 Freshman TG Volume (by Texas Region)

Central	26%
East	1%
Gulf Coast	40%
Metroplex	17%
Panhandle	3%
Rio Grande	2%
West	4%
Out of State	5%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$16,116
Borrowers leaving school in FY 03:	\$12,660
Borrowers leaving school in FY 02:	\$14,726

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.2%	FY 2000	3.3%
FY 2002	1.3%	FY 1999	2.6%
FY 2001	1.3%	FY 1998	2.3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	342	\$1,077,529	325	\$1,103,497	-5%	2%
Sub Stafford	524	\$1,756,918	546	\$1,991,951	4%	13%
PLUS	454	\$5,432,314	602	\$8,013,722	33%	48%
Total	1,320	\$8,266,761	1,473	\$11,109,170	12%	34%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$10,681,079 or 96% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826878	CITIBANK	568	\$4,854,406	752	\$7,319,654	32%	51%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	149	\$680,173	154	\$763,591	3%	12%
806746	BANK OF AMERICA, N.A.	161	\$697,418	148	\$735,478	-8%	5%
824206	BANK ONE EDUCATION FINANCE CORPORATION	177	\$836,699	89	\$501,645	-50%	-40%
833890	STUDENT LOAN XPRESS, INC.	58	\$215,374	70	\$438,834	21%	104%
832733	BANK OF AMERICA N.A.	27	\$121,884	86	\$357,572	219%	193%
810883	FROST NATIONAL BANK	69	\$250,306	64	\$246,367	-7%	-2%
807807	CHASE/JPMORGAN CHASE BANK	32	\$211,954	18	\$168,451	-44%	-21%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	14	\$43,242	9	\$81,288	-36%	88%
828148	UNIVERSITY FEDERAL CREDIT UNION	5	\$45,180	16	\$68,199	220%	51%

*Some schools have fewer than ten lenders.

St. Edward's University

3001 S. Congress Ave
Austin, TX 78704
www.stedwards.edu

General Information		Leadership	
City:	Austin	President:	Dr. George Martin
School Type:	Four-Year Private	Director of Student Financial Aid:	
Highest Degree Offered:	Master's		Doris Constantine
ED School Code:	003621	U.S. Rep.:	Lloyd Doggett (D-25th)
TG School Suffix:	000	State Sen.:	Gonzalo Barrientos (D-14th)
Primary Phone:	(512) 448-8400	State Rep.:	Eddie Rodriguez (D-51st)
Financial Aid Phone:	(512) 448-8525		

Student Profile

Enrollment (Fall 2005):	4,930	Female Enrollment (Fall 2004):	57%
Change (Fall 2000-Fall 2005):	29%	Texas Residents (Fall 2004):	94%
Percent Undergraduates (Fall 2004):	80%	Undergraduates Full-Time (Fall 2004):	72%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	59%	N/A	\$5,798	\$6,483	\$9,386	N/A	50%
African-American	5%	N/A	\$6,531	\$5,982	\$9,312	N/A	N/A
Hispanic	28%	N/A	\$5,285	\$8,619	\$8,584	N/A	56%
Asian-American	3%	N/A	\$7,184	\$6,174	\$8,957	N/A	N/A
Native-American	1%	N/A	\$4,982	\$8,396	\$7,229	N/A	N/A
Other/Unknown	5%	N/A	\$6,657	\$7,065	\$8,883	N/A	N/A
All Students	100%	N/A	\$5,727	\$7,320	\$9,063	N/A	52%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$17,320	MSA* Average Monthly Rent (1 Bedroom)	\$658
Books and Supplies	\$900	MSA* Average Monthly Rent (2 Bedroom)	\$804
Room and Board On Campus	\$6,240	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$3,240	Average Monthly Car Expenses	\$284
Total †	\$27,700	Monthly Medical Insurance (Institutional)	\$78

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,893,755	\$2,541
	AY 2003-04 SEOG	Grant	\$550,456	\$4,234
	AY 2003-04 Perkins	Loan	\$615,071	\$3,398
	AY 2003-04 Work Study	Work	\$353,721	\$1,545
	AY 2004-05 FFELP	Loan	\$32,164,693	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$2,414,364	\$2,574
	AY 2003-04 TEXAS Grant	Grant	\$1,045,430	\$2,978
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$79,764	\$13,294
	AY 2003-04 CAL	Loan	\$769,975	\$7,000
	AY 2003-04 BOT	Loan	\$28,260	\$3,140
Institutional	AY 2002-03	Grant	\$7,118,594	N/A

St. Edward's University

3001 S. Congress Ave
Austin, TX 78704
www.stedwards.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$234,202,855
Number of Loans:	60,864
Number of Student Borrowers:	15,472
Amount of Default Claims Paid:	\$17,850,413
Number of Defaulted Borrowers:	2,117

FY 2005 Freshman TG Volume (by Texas Region)

Central	44%
East	0%
Gulf Coast	25%
Metroplex	11%
Panhandle	2%
Rio Grande	7%
West	4%
Out of State	7%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$18,980
Borrowers leaving school in FY 03:	\$20,150
Borrowers leaving school in FY 02:	\$18,332

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.2%	FY 2000	1.2%
FY 2002	1.2%	FY 1999	3.8%
FY 2001	2.1%	FY 1998	2.5%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,435	\$12,423,271	2,638	\$13,346,264	8%	7%
Sub Stafford	2,725	\$11,483,647	2,918	\$12,400,972	7%	8%
PLUS	505	\$5,338,165	648	\$7,284,911	28%	36%
Total	5,665	\$29,245,083	6,204	\$33,032,147	10%	13%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$28,055,885 or 85% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	895	\$4,624,419	1,352	\$7,319,564	51%	58%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,114	\$5,396,578	1,174	\$5,918,447	5%	10%
832733	BANK OF AMERICA N.A.	798	\$4,055,542	816	\$4,226,919	2%	4%
807807	CHASE/JPMORGAN CHASE BANK	535	\$2,857,107	549	\$3,105,324	3%	9%
810883	FROST NATIONAL BANK	574	\$2,718,188	510	\$2,606,390	-11%	-4%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	304	\$1,492,170	240	\$1,224,930	-21%	-18%
808851	ACCESS GROUP	182	\$1,076,785	205	\$1,088,351	13%	1%
828078	COMPASS BANK	154	\$833,220	179	\$956,479	16%	15%
819628	BANK ONE EDUCATION FINANCE CORPORATION	265	\$1,457,521	170	\$892,666	-36%	-39%
826878	CITIBANK	169	\$828,310	146	\$716,815	-14%	-13%

*Some schools have fewer than ten lenders.

St. Mary's University of San Antonio

One Camino Santa Maria
San Antonio, TX 78228
www.stmarytx.edu

General Information		Leadership	
City:	San Antonio	President:	Dr. Charles Cotrell
School Type:	Four-Year Private	Director of Financial Assistance:	David R. Krause
Highest Degree Offered:	Doctorate	U.S. Rep.:	Charles A. Gonzalez (D-20th)
ED School Code:	003623	State Sen.:	Leticia R. Van de Putte (D-26th)
TG School Suffix:	000	State Rep.:	Joaquin Castro (D-125th)
Primary Phone:	(210) 436-3011		
Financial Aid Phone:	(800) 367-7868		

Student Profile

Enrollment (Fall 2005):	3,912	Female Enrollment (Fall 2004):	59%
Change (Fall 2000-Fall 2005):	-5%	Texas Residents (Fall 2004):	92%
Percent Undergraduates (Fall 2004):	62%	Undergraduates Full-Time (Fall 2004):	90%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	34%	N/A	\$7,719	\$7,702	\$16,160	N/A	52%
African-American	4%	N/A	\$6,004	\$9,104	\$11,304	N/A	N/A
Hispanic	55%	N/A	\$5,637	\$9,270	\$10,090	N/A	58%
Asian-American	3%	N/A	\$6,942	\$10,345	\$12,248	N/A	N/A
Native-American	0%	N/A	\$6,717	\$7,375	\$22,857	N/A	N/A
Other/Unknown	5%	N/A	\$3,963	\$12,022	\$10,690	N/A	N/A
All Students	100%	N/A	\$6,208	\$8,951	\$11,966	N/A	57%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$18,274	MSA* Average Monthly Rent (1 Bedroom)	\$590
Books and Supplies	\$1,200	MSA* Average Monthly Rent (2 Bedroom)	\$732
Room and Board On Campus	\$6,688	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$4,000	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$1,177	Average Monthly Car Expenses	\$284
Total †	\$27,339	Monthly Medical Insurance (Institutional)	\$73

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,840,705	\$2,815
	AY 2003-04 SEOG	Grant	\$654,207	\$2,832
	AY 2003-04 Perkins	Loan	\$1,297,610	\$1,676
	AY 2003-04 Work Study	Work	\$1,078,251	\$1,953
	AY 2004-05 FFELP	Loan	\$31,758,324	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$4,338,731	\$3,135
	AY 2003-04 TEXAS Grant	Grant	\$2,245,100	\$3,014
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$2,775,594	\$6,991
	AY 2003-04 BOT	Loan	\$27,414	\$3,046
Institutional	AY 2002-03	Grant	\$15,657,500	N/A

St. Mary's University of San Antonio

One Camino Santa Maria
San Antonio, TX 78228
www.stmarytx.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$80,339,613
Number of Loans:	25,827
Number of Student Borrowers:	8,467
Amount of Default Claims Paid:	\$13,034,149
Number of Defaulted Borrowers:	1,785

FY 2005 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	0%
Metroplex	0%
Panhandle	0%
Rio Grande	32%
West	15%
Out of State	53%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$13,013
Borrowers leaving school in FY 03:	\$11,069
Borrowers leaving school in FY 02:	\$10,896

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	3%	FY 2000	3.1%
FY 2002	2.8%	FY 1999	4.1%
FY 2001	2.8%	FY 1998	2.3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	33	\$191,756	20	\$128,511	-39%	-33%
Sub Stafford	51	\$243,484	29	\$147,309	-43%	-39%
PLUS	3	\$29,700	13	\$102,613	333%	245%
Total	87	\$464,940	62	\$378,433	-29%	-19%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$347,191 or 92% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833102	COSTEP/TEXAS STATE BANK AS TRUSTEE	11	\$49,440	12	\$67,921	9%	37%
810883	FROST NATIONAL BANK	13	\$85,971	7	\$52,366	-46%	-39%
810725	BROADWAY NATIONAL BANK	6	\$37,500	5	\$43,695	-17%	17%
823291	FIRSTMARK CREDIT UNION	8	\$38,679	9	\$41,192	13%	6%
831453	EDAMERICA	N/A	N/A	2	\$33,106	N/A	N/A
820718	INTERNATIONAL BANK OF COMMERCE	15	\$74,662	7	\$32,925	-53%	-56%
832733	BANK OF AMERICA N.A.	N/A	N/A	5	\$27,511	N/A	N/A
815745	SIMMONS FIRST NATIONAL BANK	N/A	N/A	2	\$18,500	N/A	N/A
828078	COMPASS BANK	2	\$18,500	4	\$15,309	100%	-17%
830868	ASAP/UNION BANK AND TRUST COMPANY	N/A	N/A	2	\$14,666	N/A	N/A

*Some schools have fewer than ten lenders.

Texas Christian University

P.O. Box 297080
Fort Worth, TX 76129
www.tcu.edu

General Information		Leadership	
City:	Fort Worth	Chancellor:	Dr. Victor Boschini
School Type:	Four-Year Private	Director of Student Aid:	
Highest Degree Offered:	Doctorate		Michael Scott
ED School Code:	003636	U.S. Rep.:	Kay Granger (R-12th)
TG School Suffix:	000	State Sen.:	Kim Brimer (R-10th)
Primary Phone:	(817) 257-7000	State Rep.:	Anna Mowery (R-97th)
Financial Aid Phone:	(817) 257-7858		

Student Profile

Enrollment (Fall 2005):	8,706	Female Enrollment (Fall 2004):	60%
Change (Fall 2000-Fall 2005):	12%	Texas Residents (Fall 2004):	73%
Percent Undergraduates (Fall 2004):	83%	Undergraduates Full-Time (Fall 2004):	94%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	80%	N/A	\$6,371	\$7,697	\$12,554	N/A	68%
African-American	5%	N/A	\$5,575	\$9,928	\$11,400	N/A	N/A
Hispanic	7%	N/A	\$6,437	\$8,709	\$12,416	N/A	55%
Asian-American	2%	N/A	\$6,397	\$8,815	\$11,291	N/A	N/A
Native-American	1%	N/A	\$5,484	\$9,897	\$10,506	N/A	N/A
Other/Unknown	6%	N/A	\$6,903	\$6,896	\$11,842	N/A	N/A
All Students	100%	N/A	\$6,308	\$8,031	\$12,364	N/A	67%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$21,320	MSA* Average Monthly Rent (1 Bedroom)	\$589
Books and Supplies	\$810	MSA* Average Monthly Rent (2 Bedroom)	\$725
Room and Board On Campus	\$6,980	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$6,980	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$3,150	Average Monthly Car Expenses	\$284
Total †	\$32,260	Monthly Medical Insurance (Institutional)	\$62

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,636,256	\$2,650
	AY 2003-04 SEOG	Grant	\$728,688	\$990
	AY 2003-04 Perkins	Loan	\$1,762,436	\$1,380
	AY 2003-04 Work Study	Work	\$774,088	\$1,450
	AY 2004-05 FFELP	Loan	\$55,343,763	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$3,551,170	\$2,611
	AY 2003-04 TEXAS Grant	Grant	\$902,575	\$2,989
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$71,500	\$14,300
	AY 2003-04 CAL	Loan	\$2,805,223	\$7,441
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$25,028,869	N/A

Texas Christian University

P.O. Box 297080
Fort Worth, TX 76129
www.tcu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$318,355,047
Number of Loans:	71,837
Number of Student Borrowers:	21,303
Amount of Default Claims Paid:	\$15,596,310
Number of Defaulted Borrowers:	2,063

FY 2005 Freshman TG Volume (by Texas Region)

Central	11%
East	3%
Gulf Coast	13%
Metroplex	48%
Panhandle	3%
Rio Grande	1%
West	4%
Out of State	17%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$16,500
Borrowers leaving school in FY 03:	\$16,640
Borrowers leaving school in FY 02:	\$15,813

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	2.7%	FY 2000	4%
FY 2002	3.1%	FY 1999	4%
FY 2001	5%	FY 1998	4.4%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,671	\$13,795,269	2,648	\$13,702,016	-1%	-1%
Sub Stafford	3,314	\$14,938,182	3,318	\$15,131,556	0%	1%
PLUS	1,882	\$25,229,477	1,777	\$26,850,726	-6%	6%
Total	7,867	\$53,962,928	7,743	\$55,684,298	-2%	3%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$44,626,352 or 80% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
834140	TEXAS CHRISTIAN UNIVERSITY GRAD/PROF STUDENTS	496	\$4,275,639	1,033	\$8,987,447	108%	110%
832733	BANK OF AMERICA N.A.	1,569	\$9,785,027	1,325	\$8,676,261	-16%	-11%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,528	\$9,456,848	1,282	\$8,319,601	-16%	-12%
810883	FROST NATIONAL BANK	572	\$3,684,266	563	\$3,616,185	-2%	-2%
807807	CHASE/JPMORGAN CHASE BANK	623	\$4,736,241	411	\$3,239,753	-34%	-32%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	4	\$35,900	495	\$2,794,629	12,275%	7,684%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	301	\$2,187,749	263	\$2,645,038	-13%	21%
819628	BANK ONE EDUCATION FINANCE CORPORATION	615	\$3,852,372	406	\$2,525,051	-34%	-34%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	432	\$2,922,973	287	\$2,098,119	-34%	-28%
833890	STUDENT LOAN XPRESS, INC.	148	\$1,344,186	185	\$1,724,268	25%	28%

*Some schools have fewer than ten lenders.

Texas College

2404 N. Grand Ave.
Tyler, TX 75702
www.texascollege.edu

General Information		Leadership	
City:	Tyler	President:	Dr. Billy C. Hawkins
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Baccalaureate		Dr. Reggie Brazzle
ED School Code:	003638	U.S. Rep.:	Louie Gohmert (R-1st)
TG School Suffix:	000	State Sen.:	Bob Deuell (R-2nd)
Primary Phone:	(903) 593-8311	State Rep.:	Leo Berman (R-6th)
Financial Aid Phone:	(903) 593-8311 x2210		

Student Profile

Enrollment (Fall 2005):	807	Female Enrollment (Fall 2004):	46%
Change (Fall 2000-Fall 2005):	174%	Texas Residents (Fall 2004):	91%
Percent Undergraduates (Fall 2004):	99%	Undergraduates Full-Time (Fall 2004):	92%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	1%	N/A	\$4,061	\$4,810	\$7,625	N/A	N/A
African-American	88%	N/A	\$4,810	\$5,136	\$4,326	N/A	18%
Hispanic	10%	N/A	\$4,978	\$4,423	\$3,478	N/A	N/A
Asian-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	0%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	\$5,835	N/A	N/A
All Students	100%	N/A	\$4,807	\$5,121	\$4,322	N/A	18%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$7,700	MSA* Average Monthly Rent (1 Bedroom)	\$524
Books and Supplies	\$900	MSA* Average Monthly Rent (2 Bedroom)	\$590
Room and Board On Campus	\$4,730	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$2,390	Average Monthly Car Expenses	\$284
Total †	\$15,720	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,931,920	\$2,849
	AY 2003-04 SEOG	Grant	\$357,609	\$1,349
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$209,157	\$1,463
	AY 2004-05 FFELP	Loan	\$2,895,410	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$723,478	\$2,219
	AY 2003-04 TEXAS Grant	Grant	\$160,140	\$2,809
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$726,908	\$4,178
	AY 2003-04 CAL	Loan	\$31,245	\$7,811
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$0	N/A

Texas College

2404 N. Grand Ave.
Tyler, TX 75702
www.texascollege.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$16,228,571
Number of Loans:	7,472
Number of Student Borrowers:	3,276
Amount of Default Claims Paid:	\$5,707,625
Number of Defaulted Borrowers:	1,386

FY 2005 Freshman TG Volume (by Texas Region)

Central	0%
East	43%
Gulf Coast	17%
Metroplex	28%
Panhandle	0%
Rio Grande	3%
West	0%
Out of State	8%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$5,875
Borrowers leaving school in FY 03:	\$9,655
Borrowers leaving school in FY 02:	\$5,000

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	10.9%	FY 2000	17.6%
FY 2002	12.5%	FY 1999	0%
FY 2001	25.3%	FY 1998	2.7%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	296	\$967,127	200	\$614,247	-32%	-36%
Sub Stafford	885	\$2,707,348	497	\$1,500,741	-44%	-45%
PLUS	57	\$348,884	34	\$201,626	-40%	-42%
Total	1,238	\$4,023,359	731	\$2,316,614	-41%	-42%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$2,041,373 or 88% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
824206	BANK ONE EDUCATION FINANCE CORPORATION	178	\$561,390	152	\$506,240	-15%	-10%
806746	BANK OF AMERICA, N.A.	38	\$149,193	141	\$437,518	271%	193%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	1	\$2,625	107	\$335,604	10,600%	12,685%
833371	AUSTIN BANK, N.A.	280	\$997,466	91	\$309,445	-68%	-69%
812089	TX HIGHER EDUCATION COORDINATING BOARD	330	\$963,057	64	\$175,013	-81%	-82%
826079	BANK OF AMERICA	201	\$636,154	31	\$85,188	-85%	-87%
833416	FIRST NATIONAL BANK OF HUNTSVILLE	46	\$127,539	19	\$65,021	-59%	-49%
832733	BANK OF AMERICA N.A.	24	\$83,250	11	\$45,675	-54%	-45%
801764	WELLS FARGO EDUCATION FINANCIAL SERVICES	N/A	N/A	16	\$43,060	N/A	N/A
826878	CITIBANK	18	\$72,075	10	\$38,609	-44%	-46%

*Some schools have fewer than ten lenders.

Texas Lutheran University

1000 W. Court St.
Seguin, TX 78155
www.tlu.edu

General Information		Leadership	
City:	Seguin	President:	Dr. Jon N. Moline
School Type:	Four-Year Private	Assistant Financial Aid Director:	Debbie Mattke
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Henry Cuellar (D-28th)
ED School Code:	003641	State Sen.:	Jeff Wentworth (R-25th)
TG School Suffix:	000	State Rep.:	Edmund Kuempel (R-44th)
Primary Phone:	(830) 372-8000		
Financial Aid Phone:	(830) 372-8075		

Student Profile

Enrollment (Fall 2005):	1,428	Female Enrollment (Fall 2004):	55%
Change (Fall 2000-Fall 2005):	-2%	Texas Residents (Fall 2004):	95%
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	94%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	71%	N/A	\$6,956	\$4,140	\$7,419	N/A	46%
African-American	8%	N/A	\$7,747	\$5,513	\$7,611	N/A	N/A
Hispanic	16%	N/A	\$7,641	\$4,802	\$6,740	N/A	38%
Asian-American	2%	N/A	\$5,905	\$4,322	\$7,914	N/A	N/A
Native-American	0%	N/A	\$7,138	\$6,075	\$9,546	N/A	N/A
Other/Unknown	3%	N/A	\$9,031	\$3,521	\$8,910	N/A	N/A
All Students	100%	N/A	\$7,219	\$4,431	\$7,337	N/A	45%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$17,720	MSA* Average Monthly Rent (1 Bedroom)	\$590
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$732
Room and Board On Campus	\$5,360	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$1,900	Average Monthly Car Expenses	\$284
Total †	\$25,780	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,076,742	\$2,588
	AY 2003-04 SEOG	Grant	\$308,333	\$747
	AY 2003-04 Perkins	Loan	\$346,156	\$1,311
	AY 2003-04 Work Study	Work	\$83,210	\$246
	AY 2004-05 FFELP	Loan	\$9,556,722	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,456,158	\$2,391
	AY 2003-04 TEXAS Grant	Grant	\$640,560	\$2,952
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$51,705	\$5,171
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$6,192,529	N/A

Texas Lutheran University

1000 W. Court St.
Seguin, TX 78155
www.tlu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$42,322,625
Number of Loans:	14,219
Number of Student Borrowers:	4,993
Amount of Default Claims Paid:	\$5,379,459
Number of Defaulted Borrowers:	874

FY 2005 Freshman TG Volume (by Texas Region)

Central	79%
East	0%
Gulf Coast	19%
Metroplex	0%
Panhandle	0%
Rio Grande	3%
West	0%
Out of State	0%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$10,125
Borrowers leaving school in FY 03:	\$11,625
Borrowers leaving school in FY 02:	\$16,625

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4.6%	FY 2000	5.4%
FY 2002	3.8%	FY 1999	4.4%
FY 2001	4.9%	FY 1998	3.8%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	19	\$65,472	12	\$49,110	-37%	-25%
Sub Stafford	33	\$156,920	16	\$65,262	-52%	-58%
PLUS	13	\$102,568	15	\$163,421	15%	59%
Total	65	\$324,960	43	\$277,793	-34%	-15%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$269,671 or 97% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810883	FROST NATIONAL BANK	32	\$147,825	19	\$110,748	-41%	-25%
828148	UNIVERSITY FEDERAL CREDIT UNION	1	\$3,339	5	\$39,983	400%	1,097%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	9	\$55,806	5	\$38,270	-44%	-31%
833102	COSTEP/TEXAS STATE BANK AS TRUSTEE	2	\$15,500	2	\$20,500	0%	32%
824421	BANK OF AMERICA NT&SA	N/A	N/A	1	\$15,028	N/A	N/A
809921	PNC BANK, N. A.	N/A	N/A	1	\$11,942	N/A	N/A
833305	BANK OF TEXAS	1	\$3,500	2	\$10,500	100%	200%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	1	\$7,000	2	\$10,200	100%	46%
833733	COLLEGE LOAN CORP. TRUSTEE	3	\$32,125	1	\$7,000	-67%	-78%
813760	KEY BANK USA	2	\$8,203	1	\$5,500	-50%	-33%

*Some schools have fewer than ten lenders.

Texas Wesleyan University

1201 Wesleyan Street
Fort Worth, TX 76105
www.txwes.edu

General Information		Leadership	
City:	Fort Worth	President:	Dr. Harold Jeffcoat
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	First Professional		Shanna Hollis
ED School Code:	003645	U.S. Rep.:	Michael C. Burgess (R-26th)
TG School Suffix:	000	State Sen.:	Kim Brimer (R-10th)
Primary Phone:	(817) 531-4444	State Rep.:	Marc Veasey (D-95th)
Financial Aid Phone:	(817) 531-4420		

Student Profile

Enrollment (Fall 2005):	2,662	Female Enrollment (Fall 2004):	67%
Change (Fall 2000-Fall 2005):	-15%	Texas Residents (Fall 2004):	92%
Percent Undergraduates (Fall 2004):	54%	Undergraduates Full-Time (Fall 2004):	65%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	59%	N/A	\$6,582	\$3,791	\$13,052	N/A	24%
African-American	12%	N/A	\$6,519	\$4,318	\$8,723	N/A	4%
Hispanic	15%	N/A	\$7,042	\$4,594	\$8,607	N/A	4%
Asian-American	3%	N/A	\$7,527	\$4,420	\$13,682	N/A	N/A
Native-American	1%	N/A	\$6,270	\$3,973	\$10,647	N/A	N/A
Other/Unknown	10%	N/A	\$6,098	\$4,210	\$10,235	N/A	N/A
All Students	100%	N/A	\$6,604	\$4,111	\$11,533	N/A	16%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$14,000	MSA* Average Monthly Rent (1 Bedroom)	\$589
Books and Supplies	\$900	MSA* Average Monthly Rent (2 Bedroom)	\$725
Room and Board On Campus	\$5,569	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$6,000	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,700	Average Monthly Car Expenses	\$284
Total †	\$23,169	Monthly Medical Insurance (Institutional)	\$83

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,659,738	\$2,470
	AY 2003-04 SEOG	Grant	\$328,845	\$924
	AY 2003-04 Perkins	Loan	\$0	N/A
	AY 2003-04 Work Study	Work	\$218,432	\$1,899
	AY 2004-05 FFELP	Loan	\$27,730,602	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$2,840,164	\$2,820
	AY 2003-04 TEXAS Grant	Grant	\$277,886	\$2,988
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$102,553	\$12,819
	AY 2003-04 CAL	Loan	\$362,812	\$5,948
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$2,848,692	N/A

Texas Wesleyan University

1201 Wesleyan Street
Fort Worth, TX 76105
www.txwes.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$235,067,010
Number of Loans:	46,392
Number of Student Borrowers:	12,347
Amount of Default Claims Paid:	\$17,506,179
Number of Defaulted Borrowers:	1,726

FY 2005 Freshman TG Volume (by Texas Region)

Central	5%
East	0%
Gulf Coast	3%
Metroplex	91%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	0%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$33,750
Borrowers leaving school in FY 03:	\$26,171
Borrowers leaving school in FY 02:	\$22,528

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4%	FY 2000	5.6%
FY 2002	5.4%	FY 1999	6%
FY 2001	6.4%	FY 1998	8.2%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,994	\$14,839,818	2,094	\$15,087,091	5%	2%
Sub Stafford	2,132	\$11,570,013	2,223	\$12,600,640	4%	9%
PLUS	26	\$219,855	33	\$271,537	27%	24%
Total	4,152	\$26,629,686	4,350	\$27,959,268	5%	5%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$24,735,085 or 88% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
808851	ACCESS GROUP	606	\$5,485,943	898	\$8,002,756	48%	46%
832733	BANK OF AMERICA N.A.	857	\$4,867,537	734	\$4,140,203	-14%	-15%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	748	\$4,371,706	655	\$3,672,099	-12%	-16%
833963	ACAPITA/U.S. BANK, N.A. TRUSTEE	169	\$1,587,295	259	\$2,201,800	53%	39%
819628	BANK ONE EDUCATION FINANCE CORPORATION	439	\$2,631,450	344	\$1,933,418	-22%	-27%
807807	CHASE/JPMORGAN CHASE BANK	258	\$1,565,490	248	\$1,334,432	-4%	-15%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	219	\$1,218,149	207	\$1,147,662	-5%	-6%
810883	FROST NATIONAL BANK	178	\$791,869	246	\$1,106,727	38%	40%
826878	CITIBANK	75	\$453,088	117	\$738,188	56%	63%
833443	TEXAS BANK	53	\$250,989	96	\$457,800	81%	82%

*Some schools have fewer than ten lenders.

Trinity University

1 Trinity Place
San Antonio, TX 78212
www.trinity.edu

General Information		Leadership	
City:	San Antonio	President:	Dr. John Brazil
School Type:	Four-Year Private	Interim Director of Financial Aid:	Bonnie Trevino
Highest Degree Offered:	Master's	U.S. Rep.:	Charles A. Gonzalez (D-20th)
ED School Code:	003647	State Sen.:	Leticia R. Van de Putte (D-26th)
TG School Suffix:	000	State Rep.:	Ruth Jones McClendon (D-120th)
Primary Phone:	(210) 999-7011		
Financial Aid Phone:	(210) 999-8315		

Student Profile

Enrollment (Fall 2005):	2,745	Female Enrollment (Fall 2004):	53%
Change (Fall 2000-Fall 2005):	5%	Texas Residents (Fall 2004):	70%
Percent Undergraduates (Fall 2004):	91%	Undergraduates Full-Time (Fall 2004):	98%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	66%	N/A	\$3,952	\$9,923	\$12,687	N/A	79%
African-American	3%	N/A	\$3,513	\$12,310	\$11,443	N/A	N/A
Hispanic	12%	N/A	\$3,462	\$10,673	\$12,312	N/A	78%
Asian-American	7%	N/A	\$4,564	\$11,362	\$9,367	N/A	76%
Native-American	1%	N/A	\$59	\$16,251	\$10,246	N/A	N/A
Other/Unknown	13%	N/A	\$4,267	\$10,139	\$11,401	N/A	75%
All Students	100%	N/A	\$3,926	\$10,280	\$12,227	N/A	78%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$21,582	MSA* Average Monthly Rent (1 Bedroom)	\$590
Books and Supplies	\$640	MSA* Average Monthly Rent (2 Bedroom)	\$732
Room and Board On Campus	\$8,725	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$1,463	Average Monthly Car Expenses	\$284
Total †	\$32,410	Monthly Medical Insurance (Institutional)	\$45

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$684,552	\$2,623
	AY 2003-04 SEOG	Grant	\$475,661	\$2,254
	AY 2003-04 Perkins	Loan	\$836,788	\$2,559
	AY 2003-04 Work Study	Work	\$498,912	\$1,039
	AY 2004-05 FFELP	Loan	\$16,633,966	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,571,682	\$3,064
	AY 2003-04 TEXAS Grant	Grant	\$433,320	\$2,968
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$519,620	\$6,928
	AY 2003-04 BOT	Loan	\$79,196	\$3,046
Institutional	AY 2002-03	Grant	\$16,494,905	N/A

Trinity University

1 Trinity Place
San Antonio, TX 78212
www.trinity.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$106,637,932
Number of Loans:	24,348
Number of Student Borrowers:	7,321
Amount of Default Claims Paid:	\$3,137,766
Number of Defaulted Borrowers:	477

FY 2005 Freshman TG Volume (by Texas Region)

Central	33%
East	0%
Gulf Coast	30%
Metroplex	14%
Panhandle	1%
Rio Grande	2%
West	1%
Out of State	18%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$17,028
Borrowers leaving school in FY 03:	\$17,016
Borrowers leaving school in FY 02:	\$17,000

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4%	FY 2000	1.5%
FY 2002	0.8%	FY 1999	0.8%
FY 2001	1.2%	FY 1998	1.6%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	726	\$3,411,871	610	\$3,044,153	-16%	-11%
Sub Stafford	950	\$3,702,767	751	\$2,988,115	-21%	-19%
PLUS	560	\$7,183,193	525	\$6,795,920	-6%	-5%
Total	2,236	\$14,297,831	1,886	\$12,828,188	-16%	-10%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$10,693,448 or 83% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810883	FROST NATIONAL BANK	528	\$2,956,962	393	\$2,558,932	-26%	-13%
833079	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	381	\$2,601,310	278	\$2,082,559	-27%	-20%
832733	BANK OF AMERICA N.A.	172	\$1,021,712	314	\$1,822,646	83%	78%
807807	CHASE/JPMORGAN CHASE BANK	372	\$2,389,877	212	\$1,407,269	-43%	-41%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	215	\$1,257,492	124	\$815,435	-42%	-35%
824206	BANK ONE EDUCATION FINANCE CORPORATION	139	\$1,128,592	62	\$559,206	-55%	-50%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	104	\$578,570	81	\$430,752	-22%	-26%
833890	STUDENT LOAN XPRESS, INC.	1	\$24,000	53	\$416,720	5,200%	1,636%
828078	COMPASS BANK	3	\$20,250	35	\$379,572	1,067%	1,774%
826878	CITIBANK	17	\$119,328	32	\$220,357	88%	85%

*Some schools have fewer than ten lenders.

University of Dallas

1845 E. Northgate Dr.
Irving, TX 75062
www.udallas.edu

General Information		Leadership	
City:	Irving	President:	Dr. Frank Lazarus
School Type:	Four-Year Private	Director of Financial Aid:	Laurie Rosenkrantz
Highest Degree Offered:	Doctorate	U.S. Rep.:	Pete Sessions (R-32nd)
ED School Code:	003651	State Sen.:	Florence Shapiro (R-8th)
TG School Suffix:	000	State Rep.:	Linda Harper-Brown (R-105th)
Primary Phone:	(972) 721-5000		
Financial Aid Phone:	(972) 721-5266		

Student Profile

Enrollment (Fall 2005):	2,992	Female Enrollment (Fall 2004):	53%
Change (Fall 2000-Fall 2005):	-20%	Texas Residents (Fall 2004):	69%
Percent Undergraduates (Fall 2004):	39%	Undergraduates Full-Time (Fall 2004):	90%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	62%	N/A	\$8,039	\$6,400	\$12,770	N/A	76%
African-American	8%	N/A	\$4,189	\$9,647	\$11,881	N/A	N/A
Hispanic	12%	N/A	\$6,268	\$9,811	\$9,147	N/A	67%
Asian-American	9%	N/A	\$5,814	\$9,832	\$10,824	N/A	N/A
Native-American	0%	N/A	\$6,055	\$9,737	\$10,353	N/A	N/A
Other/Unknown	8%	N/A	\$6,841	\$8,974	\$9,989	N/A	N/A
All Students	100%	N/A	\$6,310	\$9,592	\$10,670	N/A	75%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$20,406	MSA* Average Monthly Rent (1 Bedroom)	\$640
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$777
Room and Board On Campus	\$7,026	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$2,900	Average Monthly Car Expenses	\$284
Total †	\$31,332	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$565,094	\$2,628
	AY 2003-04 SEOG	Grant	\$266,667	\$1,120
	AY 2003-04 Perkins	Loan	\$722,548	\$3,269
	AY 2003-04 Work Study	Work	\$430,812	\$1,368
	AY 2004-05 FFELP	Loan	\$14,119,524	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$798,295	\$2,583
	AY 2003-04 TEXAS Grant	Grant	\$257,870	\$2,930
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$51,902	\$6,488
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$11,221,791	N/A

University of Dallas

1845 E. Northgate Dr.
Irving, TX 75062
www.udallas.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$81,204,104
Number of Loans:	18,472
Number of Student Borrowers:	6,138
Amount of Default Claims Paid:	\$4,979,521
Number of Defaulted Borrowers:	601

FY 2005 Freshman TG Volume (by Texas Region)

Central	6%
East	1%
Gulf Coast	6%
Metroplex	37%
Panhandle	1%
Rio Grande	0%
West	1%
Out of State	47%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$17,125
Borrowers leaving school in FY 03:	\$19,320
Borrowers leaving school in FY 02:	\$11,307

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	3.2%	FY 2000	1.5%
FY 2002	4.6%	FY 1999	4.6%
FY 2001	3.4%	FY 1998	6.2%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	962	\$6,011,737	922	\$5,839,783	-4%	-3%
Sub Stafford	1,249	\$6,147,944	1,142	\$5,865,964	-9%	-5%
PLUS	203	\$1,981,669	140	\$1,409,947	-31%	-29%
Total	2,414	\$14,141,350	2,204	\$13,115,694	-9%	-7%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$13,086,769 or 100% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1,897	\$10,781,354	1,740	\$10,011,821	-8%	-7%
807807	CHASE/JPMORGAN CHASE BANK	511	\$3,300,223	435	\$2,850,428	-15%	-14%
829076	NELLIE MAE CORP TTEE BANK ONE, N.A.	N/A	N/A	6	\$57,156	N/A	N/A
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1	\$20,773	2	\$38,000	100%	83%
824206	BANK ONE EDUCATION FINANCE CORPORATION	N/A	N/A	4	\$32,035	N/A	N/A
806746	BANK OF AMERICA, N.A.	N/A	N/A	4	\$26,625	N/A	N/A
834059	COLLEGIATE FUNDING SERVICES	N/A	N/A	1	\$21,337	N/A	N/A
833908	STUDENT LOAN XPRESS, INC.	N/A	N/A	4	\$20,367	N/A	N/A
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	N/A	N/A	2	\$18,500	N/A	N/A
833838	U.S. BANK N.A. TTEE EDINVEST COMPANY	1	\$10,000	1	\$10,500	0%	5%

*Some schools have fewer than ten lenders.

University of Mary Hardin-Baylor

UMHB Station, Box 8080
Belton, TX 76513
www.umhb.edu

General Information		Leadership	
City:	Belton	President:	Dr. Jerry G. Bawcom
School Type:	Four-Year Private	Director of Financial Aid:	Ronald Brown
Highest Degree Offered:	Master's	U.S. Rep.:	John R. Carter (R-31st)
ED School Code:	003588	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Dianne White Delisi (R-55th)
Primary Phone:	(254) 295-8642		
Financial Aid Phone:	(254) 295-4517		

Student Profile

Enrollment (Fall 2005):	2,725	Female Enrollment (Fall 2004):	64%
Change (Fall 2000-Fall 2005):	5%	Texas Residents (Fall 2004):	92%
Percent Undergraduates (Fall 2004):	95%	Undergraduates Full-Time (Fall 2004):	87%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	76%	N/A	\$5,597	\$3,932	\$6,352	N/A	40%
African-American	11%	N/A	\$5,857	\$4,167	\$6,589	N/A	30%
Hispanic	11%	N/A	\$5,588	\$4,136	\$6,240	N/A	27%
Asian-American	2%	N/A	\$5,350	\$4,184	\$7,028	N/A	N/A
Native-American	1%	N/A	\$4,219	\$2,541	\$5,940	N/A	N/A
Other/Unknown	0%	N/A	\$7,125	\$4,038	\$4,958	N/A	N/A
All Students	100%	N/A	\$5,626	\$3,990	\$6,381	N/A	38%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$13,710	MSA* Average Monthly Rent (1 Bedroom)	\$475
Books and Supplies	\$1,050	MSA* Average Monthly Rent (2 Bedroom)	\$604
Room and Board On Campus	\$4,200	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$3,002	Average Monthly Car Expenses	\$284
Total †	\$21,962	Monthly Medical Insurance (Institutional)	\$83

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,480,068	\$2,458
	AY 2003-04 SEOG	Grant	\$301,843	\$1,776
	AY 2003-04 Perkins	Loan	\$370,850	\$3,434
	AY 2003-04 Work Study	Work	\$437,026	\$1,821
	AY 2004-05 FFELP	Loan	\$14,207,032	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$2,804,498	\$2,213
	AY 2003-04 TEXAS Grant	Grant	\$920,020	\$2,939
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$10,000	\$10,000
	AY 2003-04 CAL	Loan	\$203,095	\$5,077
	AY 2003-04 BOT	Loan	\$111,207	\$3,089
Institutional	AY 2002-03	Grant	\$4,173,981	N/A

University of Mary Hardin-Baylor

UMHB Station, Box 8080
Belton, TX 76513
www.umhb.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$129,966,002
Number of Loans:	41,616
Number of Student Borrowers:	12,769
Amount of Default Claims Paid:	\$9,409,366
Number of Defaulted Borrowers:	1,488

FY 2005 Freshman TG Volume (by Texas Region)

Central	59%
East	2%
Gulf Coast	16%
Metroplex	15%
Panhandle	2%
Rio Grande	1%
West	2%
Out of State	3%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$16,725
Borrowers leaving school in FY 03:	\$16,042
Borrowers leaving school in FY 02:	\$16,500

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	3.5%	FY 2000	5.7%
FY 2002	3.4%	FY 1999	5.8%
FY 2001	5.9%	FY 1998	5%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,722	\$6,038,382	1,615	\$5,935,032	-6%	-2%
Sub Stafford	2,358	\$9,126,563	2,151	\$8,581,026	-9%	-6%
PLUS	438	\$2,694,418	432	\$3,276,629	-1%	22%
Total	4,518	\$17,859,363	4,198	\$17,792,687	-7%	-0%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$13,649,398 or 77% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA N.A.	761	\$2,898,776	764	\$3,121,106	0%	8%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	567	\$2,207,987	524	\$2,182,657	-8%	-1%
810815	FIRST NATIONAL BANK TEXAS	321	\$1,196,158	434	\$1,779,968	35%	49%
810819	FIRST NATIONAL BANK OF CENTRAL TEXAS	347	\$1,272,462	356	\$1,358,682	3%	7%
828078	COMPASS BANK	346	\$1,356,060	275	\$1,091,613	-21%	-20%
807807	CHASE/JPMORGAN CHASE BANK	284	\$1,173,004	199	\$930,389	-30%	-21%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	221	\$887,602	194	\$874,969	-12%	-1%
824206	BANK ONE EDUCATION FINANCE CORPORATION	259	\$1,057,689	203	\$862,435	-22%	-18%
826878	CITIBANK	131	\$512,485	181	\$750,399	38%	46%
833890	STUDENT LOAN XPRESS, INC.	184	\$743,308	138	\$697,180	-25%	-6%

*Some schools have fewer than ten lenders.

University of St. Thomas

3800 Montrose Blvd.
Houston, TX 77006
www.stthom.edu

General Information		Leadership	
City:	Houston	President:	Dr. Robert Ivany
School Type:	Four-Year Private	Dean of Student Financial Aid:	Scott Moore
Highest Degree Offered:	Doctorate	U.S. Rep.:	John Culberson (R-7th)
ED School Code:	003654	State Sen.:	Rodney Ellis (D-13th)
TG School Suffix:	000	State Rep.:	Martha Wong (R-134th)
Primary Phone:	(713) 522-7911		
Financial Aid Phone:	(713) 942-3465		

Student Profile

Enrollment (Fall 2005):	3,698	Female Enrollment (Fall 2004):	62%
Change (Fall 2000-Fall 2005):	-9%	Texas Residents (Fall 2004):	98%
Percent Undergraduates (Fall 2004):	52%	Undergraduates Full-Time (Fall 2004):	72%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	44%	N/A	\$5,483	\$4,359	\$8,902	N/A	50%
African-American	11%	N/A	\$4,891	\$5,218	\$9,828	N/A	N/A
Hispanic	26%	N/A	\$5,134	\$5,171	\$8,231	N/A	48%
Asian-American	9%	N/A	\$5,309	\$6,371	\$6,602	N/A	60%
Native-American	0%	N/A	\$5,321	\$5,332	\$11,135	N/A	N/A
Other/Unknown	8%	N/A	\$5,687	\$4,668	\$8,670	N/A	N/A
All Students	100%	N/A	\$5,296	\$5,063	\$8,553	N/A	50%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$17,110	MSA* Average Monthly Rent (1 Bedroom)	\$612
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$743
Room and Board On Campus	\$6,700	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$6,744	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$3,368	Average Monthly Car Expenses	\$284
Total †	\$27,978	Monthly Medical Insurance (Institutional)	\$83

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,284,295	\$2,494
	AY 2003-04 SEOG	Grant	\$213,829	\$1,243
	AY 2003-04 Perkins	Loan	\$106,565	\$2,422
	AY 2003-04 Work Study	Work	\$104,396	\$1,933
	AY 2004-05 FFELP	Loan	\$13,909,030	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,912,275	\$2,911
	AY 2003-04 TEXAS Grant	Grant	\$561,136	\$2,907
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$0	N/A
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$5,207,639	N/A

University of St. Thomas

3800 Montrose Blvd.
Houston, TX 77006
www.stthom.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$101,356,104
Number of Loans:	25,111
Number of Student Borrowers:	7,122
Amount of Default Claims Paid:	\$7,623,435
Number of Defaulted Borrowers:	867

FY 2005 Freshman TG Volume (by Texas Region)

Central	4%
East	0%
Gulf Coast	88%
Metroplex	2%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	5%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$14,875
Borrowers leaving school in FY 03:	\$15,209
Borrowers leaving school in FY 02:	\$15,750

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	4.3%	FY 2000	5.2%
FY 2002	2.4%	FY 1999	4.5%
FY 2001	3.9%	FY 1998	5.6%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,032	\$5,312,568	1,110	\$6,081,948	8%	14%
Sub Stafford	1,255	\$5,169,747	1,174	\$5,439,304	-6%	5%
PLUS	356	\$2,798,188	222	\$2,245,651	-38%	-20%
Total	2,643	\$13,280,503	2,506	\$13,766,903	-5%	4%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$13,029,490 or 95% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,151	\$5,547,470	987	\$5,288,558	-14%	-5%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	253	\$1,411,368	364	\$2,010,890	44%	42%
826878	CITIBANK	455	\$2,297,207	361	\$1,982,035	-21%	-14%
809921	PNC BANK, N. A.	584	\$3,116,775	347	\$1,928,190	-41%	-38%
832733	BANK OF AMERICA N.A.	10	\$43,383	165	\$865,368	1,550%	1,895%
807807	CHASE/JPMORGAN CHASE BANK	37	\$205,181	38	\$263,449	3%	28%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	N/A	N/A	44	\$261,900	N/A	N/A
805090	HIBERNIA NATIONAL BANK	N/A	N/A	32	\$214,634	N/A	N/A
833418	WOODFOREST NATIONAL BANK	11	\$50,560	27	\$116,643	145%	131%
833617	EFSI/U.S. BANK, NA AS TRUSTEE	N/A	N/A	12	\$97,823	N/A	N/A

*Some schools have fewer than ten lenders.

University of the Incarnate Word

4301 Broadway
San Antonio, TX 78209
www.uiw.edu

General Information		Leadership	
City:	San Antonio	President:	Dr. Louis J. Agnese, Jr.
School Type:	Four-Year Private	Director of Financial Aid:	Amy Carcanagues
Highest Degree Offered:	Doctorate	U.S. Rep.:	Charles A. Gonzalez (D-20th)
ED School Code:	003578	State Sen.:	Leticia R. Van de Putte (D-26th)
TG School Suffix:	000	State Rep.:	Ruth Jones McClendon (D-120th)
Primary Phone:	(210) 829-6000		
Financial Aid Phone:	(210) 829-6008		

Student Profile

Enrollment (Fall 2005):	5,202	Female Enrollment (Fall 2004):	66%
Change (Fall 2000-Fall 2005):	41%	Texas Residents (Fall 2004):	93%
Percent Undergraduates (Fall 2004):	83%	Undergraduates Full-Time (Fall 2004):	56%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	27%	N/A	\$7,828	\$3,737	\$7,053	N/A	40%
African-American	8%	N/A	\$7,931	\$4,280	\$7,563	N/A	N/A
Hispanic	55%	N/A	\$8,738	\$4,227	\$6,543	N/A	45%
Asian-American	2%	N/A	\$8,049	\$3,955	\$6,642	N/A	N/A
Native-American	1%	N/A	\$6,414	\$4,973	\$7,179	N/A	N/A
Other/Unknown	8%	N/A	\$7,502	\$4,387	\$7,653	N/A	N/A
All Students	100%	N/A	\$8,400	\$4,145	\$6,800	N/A	42%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$17,072	MSA* Average Monthly Rent (1 Bedroom)	\$590
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$732
Room and Board On Campus	\$6,234	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$5,020	Average Monthly Child Care Expenses	\$288
Transportation and Other Expenses	\$1,475	Average Monthly Car Expenses	\$284
Total †	\$25,781	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$3,613,747	\$2,412
	AY 2003-04 SEOG	Grant	\$572,287	\$1,914
	AY 2003-04 Perkins	Loan	\$754,463	\$3,131
	AY 2003-04 Work Study	Work	\$703,513	\$1,526
	AY 2004-05 FFELP	Loan	\$29,898,376	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$2,635,729	\$2,475
	AY 2003-04 TEXAS Grant	Grant	\$703,360	\$2,993
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$11,044	\$5,522
	AY 2003-04 CAL	Loan	\$19,791	\$4,948
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$7,257,681	N/A

University of the Incarnate Word

4301 Broadway
San Antonio, TX 78209
www.uiw.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$190,103,440
Number of Loans:	64,558
Number of Student Borrowers:	14,850
Amount of Default Claims Paid:	\$14,506,175
Number of Defaulted Borrowers:	1,823

FY 2005 Freshman TG Volume (by Texas Region)

Central	78%
East	0%
Gulf Coast	8%
Metroplex	2%
Panhandle	0%
Rio Grande	8%
West	1%
Out of State	2%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$19,092
Borrowers leaving school in FY 03:	\$18,516
Borrowers leaving school in FY 02:	\$16,584

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	3.4%	FY 2000	3%
FY 2002	2.5%	FY 1999	4.2%
FY 2001	2.9%	FY 1998	5.6%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	4,310	\$13,970,315	4,818	\$16,504,625	12%	18%
Sub Stafford	4,536	\$13,501,229	4,982	\$14,700,678	10%	9%
PLUS	179	\$1,563,496	220	\$2,139,250	23%	37%
Total	9,025	\$29,035,040	10,020	\$33,344,553	11%	15%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$28,154,556 or 84% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
819590	SECURITY SERVICE FED CR UN	1,582	\$5,034,914	1,747	\$5,582,570	10%	11%
832733	BANK OF AMERICA N.A.	1,476	\$4,709,217	1,398	\$4,794,312	-5%	2%
810883	FROST NATIONAL BANK	1,452	\$4,330,809	1,238	\$4,140,797	-15%	-4%
820682	SAN ANTONIO FEDERAL CREDIT UNION	948	\$3,045,624	1,068	\$3,455,376	13%	13%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	711	\$2,411,665	862	\$2,966,208	21%	23%
807807	CHASE/JPMORGAN CHASE BANK	587	\$1,938,540	825	\$2,465,927	41%	27%
824206	BANK ONE EDUCATION FINANCE CORPORATION	490	\$1,677,709	546	\$1,701,214	11%	1%
826878	CITIBANK	304	\$960,852	328	\$1,081,508	8%	13%
810725	BROADWAY NATIONAL BANK	301	\$1,001,021	306	\$1,033,810	2%	3%
820718	INTERNATIONAL BANK OF COMMERCE	138	\$438,436	290	\$932,834	110%	113%

*Some schools have fewer than ten lenders.

Wayland Baptist University

1900 W. Seventh Street
Plainview, TX 79072
www.wbu.edu

General Information		Leadership	
City:	Plainview	President:	Dr. Paul Armes
School Type:	Four-Year Private	Director of Financial Aid:	Karen Laquey
Highest Degree Offered:	Master's	U.S. Rep.:	Randy Neugebauer (R-19th)
ED School Code:	003663	State Sen.:	Robert Duncan (R-28th)
TG School Suffix:	000	State Rep.:	James E. "Pete" Laney (D-85th)
Primary Phone:	(806) 291-1000		
Financial Aid Phone:	(806) 291-3520		

Student Profile

Enrollment (Fall 2005):	6,110	Female Enrollment (Fall 2004):	46%
Change (Fall 2000-Fall 2005):	20%	Texas Residents (Fall 2004):	96%
Percent Undergraduates (Fall 2004):	88%	Undergraduates Full-Time (Fall 2004):	19%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	53%	N/A	N/A	N/A	N/A	N/A	34%
African-American	13%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	15%	N/A	N/A	N/A	N/A	N/A	15%
Asian-American	2%	N/A	N/A	N/A	N/A	N/A	N/A
Native-American	1%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	15%	N/A	\$3,085	\$2,997	\$6,327	N/A	N/A
All Students	100%	N/A	\$3,085	\$2,997	\$6,327	N/A	28%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$8,260	MSA* Average Monthly Rent (1 Bedroom)	\$397
Books and Supplies	\$900	MSA* Average Monthly Rent (2 Bedroom)	\$467
Room and Board On Campus	\$3,678	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$222
Transportation and Other Expenses	\$2,450	Average Monthly Car Expenses	\$284
Total †	\$15,288	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$2,576,976	\$2,093
	AY 2003-04 SEOG	Grant	\$185,605	\$636
	AY 2003-04 Perkins	Loan	\$84,199	\$1,754
	AY 2003-04 Work Study	Work	\$243,115	\$1,216
	AY 2004-05 FFELP	Loan	\$15,152,259	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$1,053,685	\$2,164
	AY 2003-04 TEXAS Grant	Grant	\$377,384	\$2,925
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$226,164	\$7,296
	AY 2003-04 CAL	Loan	\$87,532	\$4,168
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$3,361,636	N/A

Wayland Baptist University

1900 W. Seventh Street
Plainview, TX 79072
www.wbu.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$104,985,768
Number of Loans:	38,288
Number of Student Borrowers:	10,843
Amount of Default Claims Paid:	\$9,245,994
Number of Defaulted Borrowers:	1,497

FY 2005 Freshman TG Volume (by Texas Region)

Central	11%
East	0%
Gulf Coast	1%
Metroplex	4%
Panhandle	73%
Rio Grande	0%
West	3%
Out of State	8%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$13,418
Borrowers leaving school in FY 03:	\$11,000
Borrowers leaving school in FY 02:	\$10,887

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	3%	FY 2000	4%
FY 2002	4.8%	FY 1999	5.7%
FY 2001	4.9%	FY 1998	5.3%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,748	\$6,490,627	2,365	\$9,043,973	35%	39%
Sub Stafford	1,769	\$6,008,077	2,246	\$7,333,809	27%	22%
PLUS	36	\$206,128	79	\$489,151	119%	137%
Total	3,553	\$12,704,832	4,690	\$16,866,933	32%	33%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$13,501,168 or 80% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833314	PLAINS CAPITAL BANK	1,021	\$3,619,252	1,299	\$4,566,148	27%	26%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	671	\$2,436,813	625	\$2,446,207	-7%	0%
826079	BANK OF AMERICA	338	\$1,212,746	550	\$1,977,279	63%	63%
823864	HCSB, A STATE BANKING ASSOCIATION	276	\$838,650	304	\$994,251	10%	19%
810710	AMARILLO NATIONAL BANK	182	\$693,493	268	\$918,930	47%	33%
810895	HERRING BANK	160	\$517,879	191	\$646,510	19%	25%
834035	CITY BANK TEXAS	56	\$199,443	144	\$583,441	157%	193%
826878	CITIBANK	87	\$308,501	153	\$557,527	76%	81%
820682	SAN ANTONIO FEDERAL CREDIT UNION	69	\$273,527	120	\$415,517	74%	52%
819590	SECURITY SERVICE FED CR UN	74	\$272,918	104	\$395,358	41%	45%

*Some schools have fewer than ten lenders.

Wiley College

711 Wiley Ave.
Marshall, TX 75670
www.wileyc.edu

General Information		Leadership	
City:	Marshall	President:	Dr. Haywood L. Strickland
School Type:	Four-Year Private	Interim Director of Financial Aid:	
Highest Degree Offered:	Baccalaureate		Michelle Burwell
ED School Code:	003669	U.S. Rep.:	Louie Gohmert (R-1st)
TG School Suffix:	000	State Sen.:	Kevin Eltife (R-1st)
Primary Phone:	(903) 927-3300	State Rep.:	Bryan Hughes (R-5th)
Financial Aid Phone:	(903) 927-3217		

Student Profile

Enrollment (Fall 2005):	815	Female Enrollment (Fall 2004):	61%
Change (Fall 2000-Fall 2005):	48%	Texas Residents (Fall 2004):	N/A
Percent Undergraduates (Fall 2004):	100%	Undergraduates Full-Time (Fall 2004):	98%

Ethnicity	% of Enrollment Fall 2005	% of Aid Recipients FY 2003	AY 2003-04 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	2%	N/A	\$4,226	\$4,238	N/A	N/A	N/A
African-American	95%	N/A	\$3,510	\$4,426	\$3,547	N/A	25%
Hispanic	3%	N/A	\$1,875	\$5,742	N/A	N/A	N/A
Asian-American	0%	N/A	\$1,689	\$9,190	N/A	N/A	N/A
Native-American	0%	N/A	\$1,189	\$4,850	\$5,000	N/A	N/A
Other/Unknown	0%	N/A	\$2,030	\$2,000	N/A	N/A	N/A
All Students	100%	N/A	\$3,471	\$4,446	\$3,577	N/A	24%

Student Expenses - AY 2005-06 Budget Summary for Students

Resident Tuition and Fees	\$7,334	MSA* Average Monthly Rent (1 Bedroom)	\$466
Books and Supplies	\$1,326	MSA* Average Monthly Rent (2 Bedroom)	\$535
Room and Board On Campus	\$4,510	Monthly Low-Cost Food Average	\$208
Room and Board Off Campus	\$4,280	Average Monthly Child Care Expenses	\$245
Transportation and Other Expenses	\$3,410	Average Monthly Car Expenses	\$284
Total †	\$16,580	Monthly Medical Insurance (Institutional)	N/A

† See Description of Data Elements for explanation of Total \$.

* Metropolitan Statistical Area

Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2004-05 Pell Grants	Grant	\$1,953,459	\$2,955
	AY 2003-04 SEOG	Grant	\$266,382	\$1,741
	AY 2003-04 Perkins	Loan	\$62,752	\$1,459
	AY 2003-04 Work Study	Work	\$192,178	\$1,445
	AY 2004-05 FFELP	Loan	\$3,755,276	N/A
	AY 2004-05 Direct Loan	Loan	\$0	N/A
State	AY 2003-04 TEG	Grant	\$453,475	\$2,765
	AY 2003-04 TEXAS Grant	Grant	\$117,750	\$2,453
	AY 2003-04 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2003-04 HHL	Loan	\$0	N/A
	AY 2003-04 CAL	Loan	\$9,367	\$3,122
	AY 2003-04 BOT	Loan	\$0	N/A
Institutional	AY 2002-03	Grant	\$223,914	N/A

Wiley College

711 Wiley Ave.
Marshall, TX 75670
www.wileyc.edu

Borrowing Statistics

TG Cumulative Statistics (Through 09/30/05)

Net Loan Volume:	\$11,462,165
Number of Loans:	4,546
Number of Student Borrowers:	2,054
Amount of Default Claims Paid:	\$1,826,958
Number of Defaulted Borrowers:	561

FY 2005 Freshman TG Volume (by Texas Region)

Central	6%
East	26%
Gulf Coast	16%
Metroplex	16%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	37%

Median TG Borrower Indebtedness

Borrowers leaving school in FY 04:	\$6,464
Borrowers leaving school in FY 03:	\$3,000
Borrowers leaving school in FY 02:	\$3,938

Default Information

U.S. Department of Education Cohort Default Rates

FY 2003	14.8%	FY 2000	6.5%
FY 2002	5.9%	FY 1999	10.1%
FY 2001	6%	FY 1998	7.6%

Volume Information

Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2004		FY 2005		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	291	\$823,541	402	\$1,172,799	38%	42%
Sub Stafford	661	\$2,168,633	761	\$2,391,189	15%	10%
PLUS	96	\$401,341	101	\$515,823	5%	29%
Total	1,048	\$3,393,515	1,264	\$4,079,811	21%	20%

TG Gross Loan Volume of Top Ten Lenders* (FY 2004 v. FY 2005)

The top 10 lenders accounted for \$3,990,648 or 98% of the school's total FY 2005 guarantees.

Lender Code	Lender	FY 2004		FY 2005		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
824206	BANK ONE EDUCATION FINANCE CORPORATION	691	\$2,199,907	777	\$2,459,878	12%	12%
800097	REGIONS BANK	95	\$355,742	104	\$364,910	9%	3%
826878	CITIBANK	52	\$183,649	69	\$222,681	33%	21%
833305	BANK OF TEXAS	14	\$51,182	68	\$217,241	386%	324%
831929	WOODFOREST NATIONAL BANK	107	\$350,599	54	\$172,514	-50%	-51%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	46	\$129,612	37	\$124,166	-20%	-4%
833669	NELNET ACADEMIC LOAN/UNION BANK & TRUST	N/A	N/A	31	\$115,249	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK	N/A	N/A	30	\$108,932	N/A	N/A
830310	COLLEGE BOARD/COLLEGE CREDIT	11	\$39,333	34	\$103,131	209%	162%
833371	AUSTIN BANK, N.A.	30	\$80,511	35	\$101,946	17%	27%

*Some schools have fewer than ten lenders.