

# Abilene Christian University

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

## General Information

City: Abilene  
School Type: Four-Year Private  
Highest Degree Offered: Doctorate  
ED School Code: 003537  
TG School Suffix: 000  
Primary Phone: (888) 588-6083  
Financial Aid Phone: (325) 674-2848

## Leadership

President: Dr. Royce L. Money  
Director of Student Financial Services:  
Michael D. Lewis  
U.S. Rep.: Randy Neugebauer (R-19th)  
State Sen.: Troy Fraser (R-24th)  
State Rep.: Susan King (R-71st)

## Student Profile

Enrollment (Fall 2007): 4,675  
Change (Fall 2002-Fall 2007): 1%  
Percent Undergraduates (Fall 2007): 85%  
Female Enrollment (Fall 2007): 54%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 92%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	78%	79%	\$7,994	\$4,225	\$9,410	N/A	57%
African-American	7%	9%	\$8,905	\$5,043	\$8,672	N/A	46%
Hispanic	6%	8%	\$7,857	\$4,972	\$9,807	N/A	47%
Other/Unknown	9%	4%	\$8,937	\$4,837	\$8,811	N/A	38%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$8,129</b>	<b>\$4,435</b>	<b>\$9,352</b>	<b>N/A</b>	<b>55%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$17,410	MSA* Average Monthly Rent (1 Bedroom)	\$476
Books and Supplies	\$1,100	MSA* Average Monthly Rent (2 Bedroom)	\$600
Room and Board On Campus	\$6,350	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$259
Transportation and Other Expenses	\$3,090	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$27,950</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$2,517,500	\$2,528
	AY 2005-06 SEOG	Grant	\$495,024	\$3,438
	AY 2005-06 Perkins	Loan	\$531,120	\$2,279
	AY 2005-06 Work Study	Work	\$521,605	\$1,285
	AY 2006-07 FFELP	Loan	\$31,335,229	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$4,042,001	\$2,729
	AY 2005-06 TEXAS Grant	Grant	\$1,330,335	\$3,455
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$11,000	\$11,000
	AY 2005-06 CAL	Loan	\$1,498,028	\$8,276
	AY 2005-06 BOT	Loan	\$535,463	\$3,285
Institutional	AY 2005-06	Grant	\$20,160,762	N/A

# Abilene Christian University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$314,417,217
Number of Loans:	90,875
Number of Student Borrowers:	23,042
Amount of Default Claims Paid:	\$25,188,235
Number of Defaulted Borrowers:	2,997

### FY 2007 Freshman TG Volume (by Texas Region)

Central	7%
East	5%
Gulf Coast	11%
Metroplex	31%
Panhandle	24%
Rio Grande	1%
West	2%
Out of State	19%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$19,125
Borrowers leaving school in FY 05:	\$19,500
Borrowers leaving school in FY 04:	\$18,500

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	2.4%	FY 2002	3.1%
FY 2004	2.7%	FY 2001	4.1%
FY 2003	2.3%	FY 2000	4.9%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,564	\$10,019,577	2,677	\$11,503,734	4%	15%
Sub Stafford	2,875	\$10,941,767	3,079	\$12,702,918	7%	16%
Parent PLUS	688	\$6,924,105	626	\$6,833,236	-9%	-1%
Grad PLUS	5	\$20,664	21	\$93,451	320%	352%
<b>Total</b>	<b>6,132</b>	<b>\$27,906,113</b>	<b>6,403</b>	<b>\$31,133,339</b>	<b>4%</b>	<b>12%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$27,260,508 or 88% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A.	3,561	\$15,059,274	3,785	\$16,678,974	6%	11%
826878	CITIBANK	609	\$2,627,699	662	\$3,122,909	9%	19%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	248	\$1,550,003	342	\$2,066,461	38%	33%
832733	BANK OF AMERICA	649	\$2,662,136	405	\$1,897,180	-38%	-29%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	231	\$1,085,627	180	\$949,034	-22%	-13%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	131	\$683,437	128	\$833,939	-2%	22%
821016	TEXASBANK	N/A	N/A	122	\$505,451	N/A	N/A
819628	CHASE/JPMORGAN CHASE BANK, N.A.	137	\$653,658	85	\$448,536	-38%	-31%
821660	ABILENE CHRISTIAN UNIVERSITY GRAD/PROF STUDENTS	54	\$289,002	55	\$392,432	2%	36%
833733	COLLEGE LOAN CORP. TRUSTEE	29	\$270,335	41	\$365,592	41%	35%

\*Some schools have fewer than ten lenders.

# Amberton University

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

## General Information

City: Garland  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 022594  
TG School Suffix: 000  
Primary Phone: (972) 279-6511  
Financial Aid Phone: na

## Leadership

President: Dr. Douglas W. Warner  
Vice President for Business Services: Brent Bradshaw  
U.S. Rep.: Jeb Hensarling (R-5th)  
State Sen.: John Carona (R-16th)  
State Rep.: Allen Vaught (R-107th)

## Student Profile

Enrollment (Fall 2007): 1,585  
Change (Fall 2002-Fall 2007): -11%  
Percent Undergraduates (Fall 2007): 29%  
Female Enrollment (Fall 2007): 64%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 52%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	53%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	31%	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
Other/Unknown	10%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$439
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>N/A</b>	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 2006-07 Pell Grants	Grant	\$0	N/A
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$0	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Amberton University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

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

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	N/A
Borrowers leaving school in FY 05:	\$17,395
Borrowers leaving school in FY 04:	N/A

### FY 2007 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 2005	N/A	FY 2002	N/A
FY 2004	N/A	FY 2001	N/A
FY 2003	N/A	FY 2000	N/A

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% 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
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

This institution had no TG guarantee volume during FY 2007.

Lender Code	Lender	FY 2006		FY 2007		% 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.:	Diane Patrick (R-94th)
Primary Phone:	(817) 461-8741		
Financial Aid Phone:	na		

## Student Profile

Enrollment (Fall 2007):	N/A	Female Enrollment (Fall 2007):	N/A
Change (Fall 2002-Fall 2007):	N/A	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	N/A	Undergraduates Full-Time (Fall 2007):	N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	47%	N/A	N/A	N/A	N/A	N/A	34%
African-American	6%	N/A	N/A	N/A	N/A	N/A	0%
Hispanic	10%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	38%	N/A	N/A	N/A	N/A	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>30%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$6,830	MSA* Average Monthly Rent (1 Bedroom)	\$699
Books and Supplies	\$750	MSA* Average Monthly Rent (2 Bedroom)	\$861
Room and Board On Campus	\$7,500	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$10,000	Average Monthly Child Care Expenses	\$435
Transportation and Other Expenses	\$4,500	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$19,580</b>	Monthly Medical Insurance (Institutional)	\$57

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

\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$194,692	\$2,496
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$440,086	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Arlington Baptist College

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$8,189,228
Number of Loans:	3,741
Number of Student Borrowers:	1,076
Amount of Default Claims Paid:	\$2,038,072
Number of Defaulted Borrowers:	315

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$13,300
Borrowers leaving school in FY 05:	\$11,089
Borrowers leaving school in FY 04:	\$9,081

### FY 2007 Freshman TG Volume (by Texas Region)

Central	0%
East	22%
Gulf Coast	0%
Metroplex	53%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	25%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	9.5%	FY 2002	12.9%
FY 2004	16.9%	FY 2001	17.8%
FY 2003	14.7%	FY 2000	16.3%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	163	\$275,214	97	\$146,692	-40%	-47%
Sub Stafford	200	\$324,549	136	\$249,229	-32%	-23%
Parent PLUS	1	\$2,000	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>364</b>	<b>\$601,763</b>	<b>233</b>	<b>\$395,921</b>	<b>-36%</b>	<b>-34%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 6 lenders accounted for \$395,921 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810883	FROST NATIONAL BANK	N/A	N/A	203	\$350,341	N/A	N/A
833387	FROST NATIONAL BANK	356	\$585,325	19	\$27,628	-95%	-95%
834120	WORTHINGTON NATIONAL BANK	5	\$7,188	6	\$7,812	20%	9%
833443	COMPASS BANK	N/A	N/A	2	\$4,860	N/A	N/A
827985	COMPASS BANK FKA STATE NATIONAL BANK	N/A	N/A	2	\$4,280	N/A	N/A
833314	PLAINS CAPITAL BANK	3	\$9,250	1	\$1,000	-67%	-89%

\*Some schools have fewer than ten lenders.

# Austin College

900 N. Grand Avenue #6  
Sherman, TX 75090  
www.austincollege.edu

## General Information

City: Sherman  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003543  
TG School Suffix: 000  
Primary Phone: (903) 813-2900  
Financial Aid Phone: (903) 813-2900

## Leadership

President: Dr. Oscar C. Page  
AVP for Institutional Enrollment: Laurie Coulter  
U.S. Rep.: Ralph Hall (R-4th)  
State Sen.: Craig L. Estes (R-30th)  
State Rep.: Larry Phillips (R-62nd)

## Student Profile

Enrollment (Fall 2007): 1,339  
Change (Fall 2002-Fall 2007): 1%  
Percent Undergraduates (Fall 2007): 99%  
Female Enrollment (Fall 2007): 53%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 99%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	72%	73%	\$10,382	\$4,795	\$11,737	N/A	73%
African-American	3%	5%	\$10,279	\$5,769	\$10,523	N/A	67%
Hispanic	8%	10%	\$9,902	\$5,837	\$11,057	N/A	88%
Other/Unknown	17%	12%	\$11,001	\$5,373	\$9,594	N/A	86%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$10,402</b>	<b>\$5,066</b>	<b>\$11,363</b>	<b>N/A</b>	<b>75%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$24,920	MSA* Average Monthly Rent (1 Bedroom)	\$585
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$687
Room and Board On Campus	\$8,234	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$417
Transportation and Other Expenses	\$1,000	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$35,154</b>	Monthly Medical Insurance (Institutional)	\$31
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$644,980	\$2,792
	AY 2005-06 SEOG	Grant	\$316,860	\$1,273
	AY 2005-06 Perkins	Loan	\$531,467	\$2,740
	AY 2005-06 Work Study	Work	\$270,833	\$1,054
	AY 2006-07 FFELP	Loan	\$9,342,138	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,624,292	\$3,242
	AY 2005-06 TEXAS Grant	Grant	\$203,606	\$3,284
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	\$3,477
	AY 2005-06 CAL	Loan	\$503,140	\$5,134
	AY 2005-06 BOT	Loan	\$111,261	\$3,477
Institutional	AY 2005-06	Grant	\$10,661,081	N/A

# Austin College

900 N. Grand Avenue #6  
Sherman, TX 75090  
www.austincollege.edu

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$27,238,875
Number of Loans:	10,014
Number of Student Borrowers:	4,249
Amount of Default Claims Paid:	\$3,382,925
Number of Defaulted Borrowers:	662

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$2,625
Borrowers leaving school in FY 05:	\$2,625
Borrowers leaving school in FY 04:	\$5,804

### FY 2007 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 2005	1.4%	FY 2002	2.7%
FY 2004	2.5%	FY 2001	2%
FY 2003	3.4%	FY 2000	3.2%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	N/A	N/A	1	\$1,138	N/A	N/A
Sub Stafford	N/A	N/A	1	\$2,362	N/A	N/A
Parent PLUS	N/A	N/A	1	\$9,618	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>N/A</b>	<b>N/A</b>	<b>3</b>	<b>\$13,118</b>	<b>N/A</b>	<b>N/A</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 2 lenders accounted for \$13,118 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	N/A	N/A	1	\$9,618	N/A	N/A
834173	BANK OF NEW YORK ELT MRU FUNDING SPV	N/A	N/A	2	\$3,500	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

City: Austin  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 023628  
TG School Suffix: 000  
Primary Phone: (512) 476-2772  
Financial Aid Phone: na

## Leadership

President: Dr. Stanley Reid  
VP/Financial Aid Officer: Dave Arthur  
U.S. Rep.: Lamar Smith (R-21st)  
State Sen.: Kirk Watson (D-14th)  
State Rep.: Elliott Naishtat (D-49th)

## Student Profile

Enrollment (Fall 2007): N/A  
Change (Fall 2002-Fall 2007): N/A  
Percent Undergraduates (Fall 2007): N/A  
Female Enrollment (Fall 2007): N/A  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	53%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	31%	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
Other/Unknown	10%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$766
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$935
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$352
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>N/A</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$16,232	\$2,705
	AY 2005-06 SEOG	Grant	\$6,267	\$392
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$7,048	\$1,007
	AY 2006-07 FFELP	Loan	\$122,387	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$5,250	\$5,250
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Austin Graduate School of Theology

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$1,169,349
Number of Loans:	407
Number of Student Borrowers:	107
Amount of Default Claims Paid:	\$27,752
Number of Defaulted Borrowers:	8

### FY 2007 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 06:	\$28,134
Borrowers leaving school in FY 05:	\$18,588
Borrowers leaving school in FY 04:	\$19,250

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0%	FY 2002	7.6%
FY 2004	0%	FY 2001	7.1%
FY 2003	5.2%	FY 2000	0%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	24	\$83,762	32	\$72,080	33%	-14%
Sub Stafford	21	\$55,687	30	\$79,075	43%	42%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>45</b>	<b>\$139,449</b>	<b>62</b>	<b>\$151,155</b>	<b>38%</b>	<b>8%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 9 lenders accounted for \$151,155 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	9	\$38,750	10	\$30,375	11%	-22%
828148	UNIVERSITY FEDERAL CREDIT UNION	3	\$9,062	13	\$27,290	333%	201%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	2	\$14,500	9	\$26,375	350%	82%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	12	\$28,412	10	\$22,900	-17%	-19%
823584	BANK OF LAKE MILLS ATTN SLXPRESS	2	\$9,250	4	\$18,500	100%	100%
832733	BANK OF AMERICA	1	\$1,312	5	\$10,055	400%	666%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	8	\$9,163	8	\$8,150	0%	-11%
826878	CITIBANK	N/A	N/A	2	\$6,000	N/A	N/A
812089	TX HIGHER EDUCATION COORDINATING BOARD	1	\$5,250	1	\$1,510	0%	-71%

\*Some schools have fewer than ten lenders.

# Austin Presbyterian Theological Seminary

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

## General Information

City: Austin  
School Type: Four-Year Private  
Highest Degree Offered: Doctorate  
ED School Code: 003544  
TG School Suffix: 000  
Primary Phone: (512) 472-6736  
Financial Aid Phone: (512) 404-4828

## Leadership

President: Rev. Theodore J. Wardlaw  
Director of Financial Aid: Glenna Balch  
U.S. Rep.: Lamar Smith (R-21st)  
State Sen.: Kirk Watson (D-14th)  
State Rep.: Elliott Naishtat (D-49th)

## Student Profile

Enrollment (Fall 2007): N/A  
Change (Fall 2002-Fall 2007): N/A  
Percent Undergraduates (Fall 2007): N/A  
Female Enrollment (Fall 2007): N/A  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 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	3%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	8%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	17%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$766
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$935
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$352
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>N/A</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$0	N/A
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$676,161	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Austin Presbyterian Theological Seminary

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$6,031,721
Number of Loans:	1,133
Number of Student Borrowers:	388
Amount of Default Claims Paid:	\$215,432
Number of Defaulted Borrowers:	17

### FY 2007 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 06:	\$18,500
Borrowers leaving school in FY 05:	\$19,450
Borrowers leaving school in FY 04:	\$20,000

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0%	FY 2002	0%
FY 2004	0%	FY 2001	0%
FY 2003	0%	FY 2000	0%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	62	\$377,941	45	\$282,098	-27%	-25%
Sub Stafford	69	\$410,892	61	\$393,152	-12%	-4%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>131</b>	<b>\$788,833</b>	<b>106</b>	<b>\$675,250</b>	<b>-19%</b>	<b>-14%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$657,118 or 97% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	60	\$361,094	39	\$245,669	-35%	-32%
826884	CHASE/JPMORGAN CHASE BANK, N.A.	8	\$75,609	13	\$90,537	63%	20%
832733	BANK OF AMERICA	17	\$75,219	12	\$77,409	-29%	3%
826878	CITIBANK	15	\$80,563	8	\$55,500	-47%	-31%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	2	\$24,500	10	\$49,568	400%	102%
833617	EFSI/U.S. BANK, NA AS TRUSTEE	N/A	N/A	7	\$44,500	N/A	N/A
823584	BANK OF LAKE MILLS ATTN SLXPRESS	13	\$75,206	4	\$34,025	-69%	-55%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	N/A	N/A	4	\$26,309	N/A	N/A
811304	SUNTRUST EDUCATION LOANS	4	\$29,428	3	\$18,318	-25%	-38%
820680	RANDOLPH-BROOKS FEDERAL CREDIT UNION	2	\$17,968	2	\$15,283	0%	-15%

\*Some schools have fewer than ten lenders.

# Baptist Missionary Association Theological Seminary

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

## General Information

City: Jacksonville  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 023312  
TG School Suffix: 000  
Primary Phone: (903) 586-2501  
Financial Aid Phone: na x229

## Leadership

President: Dr. Charley Holmes  
Dean & Registrar:  
U.S. Rep.: Dr Philip Attebery  
State Sen.: Jeb Hensarling (R-5th)  
State Rep.: Robert Nichols (R-3rd)  
Chuck Hopson (D-11th)

## Student Profile

Enrollment (Fall 2007): N/A  
Change (Fall 2002-Fall 2007): N/A  
Percent Undergraduates (Fall 2007): N/A  
Female Enrollment (Fall 2007): N/A  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	53%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	31%	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
Other/Unknown	10%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$2,860	MSA* Average Monthly Rent (1 Bedroom)	\$490
Books and Supplies	\$300	MSA* Average Monthly Rent (2 Bedroom)	\$550
Room and Board On Campus	\$3,580	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$4,500	Average Monthly Child Care Expenses	\$255
Transportation and Other Expenses	\$600	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$8,260</b>	Monthly Medical Insurance (Institutional)	\$58

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$26,282	\$1,643
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$59,744	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Baptist Missionary Association Theological Seminary

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$470,845
Number of Loans:	138
Number of Student Borrowers:	65
Amount of Default Claims Paid:	\$163,038
Number of Defaulted Borrowers:	10

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$8,300
Borrowers leaving school in FY 05:	\$9,550
Borrowers leaving school in FY 04:	\$13,962

### FY 2007 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 2005	0%	FY 2002	N/A
FY 2004	0%	FY 2001	12.5%
FY 2003	N/A	FY 2000	0%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	13	\$36,393	7	\$15,595	-46%	-57%
Sub Stafford	11	\$30,166	2	\$5,400	-82%	-82%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>24</b>	<b>\$66,559</b>	<b>9</b>	<b>\$20,995</b>	<b>-63%</b>	<b>-68%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 2 lenders accounted for \$20,995 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	21	\$60,839	8	\$17,995	-62%	-70%
826878	CITIBANK	1	\$2,500	1	\$3,000	0%	20%

\*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 VP for Student Financial Services:	Jackie Diaz
Highest Degree Offered:	Doctorate	U.S. Rep.:	Chet Edwards (D-17th)
ED School Code:	003545	State Sen.:	Kip Averitt (R-22nd)
TG School Suffix:	000	State Rep.:	Charles "Doc" Anderson (R-56th)
Primary Phone:	(254) 710-8947		
Financial Aid Phone:	(254) 710-2611 x8,2		

## Student Profile

Enrollment (Fall 2007):	14,174	Female Enrollment (Fall 2007):	56%
Change (Fall 2002-Fall 2007):	0%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	84%	Undergraduates Full-Time (Fall 2007):	98%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	72%	65%	\$7,972	\$9,521	\$13,305	N/A	75%
African-American	7%	12%	\$7,555	\$11,772	\$12,829	N/A	72%
Hispanic	9%	13%	\$7,997	\$9,969	\$12,845	N/A	66%
Other/Unknown	12%	10%	\$9,568	\$10,467	\$11,826	N/A	77%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$8,120</b>	<b>\$9,958</b>	<b>\$13,045</b>	<b>N/A</b>	<b>74%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$24,645	MSA* Average Monthly Rent (1 Bedroom)	\$552
Books and Supplies	\$1,548	MSA* Average Monthly Rent (2 Bedroom)	\$686
Room and Board On Campus	\$7,306	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$349
Transportation and Other Expenses	\$3,880	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$37,379</b>	Monthly Medical Insurance (Institutional)	\$115
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$5,534,087	\$2,736
	AY 2005-06 SEOG	Grant	\$1,101,123	\$553
	AY 2005-06 Perkins	Loan	\$1,331,896	\$2,288
	AY 2005-06 Work Study	Work	\$2,466,842	\$1,387
	AY 2006-07 FFELP	Loan	\$70,715,717	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$11,218,996	\$3,290
	AY 2005-06 TEXAS Grant	Grant	\$1,943,345	\$3,508
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$99,773	\$19,955
	AY 2005-06 CAL	Loan	\$4,434,961	\$9,033
	AY 2005-06 BOT	Loan	\$508,026	\$4,032
Institutional	AY 2005-06	Grant	\$50,748,872	N/A

# Baylor University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$811,530,647
Number of Loans:	195,541
Number of Student Borrowers:	47,595
Amount of Default Claims Paid:	\$39,159,271
Number of Defaulted Borrowers:	4,110

### FY 2007 Freshman TG Volume (by Texas Region)

Central	15%
East	1%
Gulf Coast	32%
Metroplex	27%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	25%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$17,125
Borrowers leaving school in FY 05:	\$17,750
Borrowers leaving school in FY 04:	\$18,000

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	1.8%	FY 2002	2%
FY 2004	1.2%	FY 2001	3%
FY 2003	1.6%	FY 2000	2.6%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	4,255	\$19,971,455	3,890	\$20,253,590	-9%	1%
Sub Stafford	6,505	\$27,925,254	6,451	\$29,672,033	-1%	6%
Parent PLUS	1,574	\$25,026,182	1,198	\$18,825,091	-24%	-25%
Grad PLUS	56	\$881,290	238	\$2,897,109	325%	229%
<b>Total</b>	<b>12,390</b>	<b>\$73,804,181</b>	<b>11,777</b>	<b>\$71,647,823</b>	<b>-5%</b>	<b>-3%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$50,250,321 or 70% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	4,018	\$20,388,253	3,522	\$18,121,209	-12%	-11%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,731	\$9,459,394	1,804	\$10,377,751	4%	10%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	63	\$463,533	600	\$4,231,844	852%	813%
826878	CITIBANK	453	\$2,904,805	542	\$3,392,736	20%	17%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	429	\$2,497,561	583	\$3,249,179	36%	30%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	421	\$4,384,947	311	\$2,826,364	-26%	-36%
810883	FROST NATIONAL BANK	318	\$1,476,960	455	\$2,241,635	43%	52%
823504	BAYLOR-GRADUATE/LAW/SEMINARY	123	\$957,232	281	\$2,199,879	128%	130%
833733	COLLEGE LOAN CORP. TRUSTEE	252	\$2,493,749	206	\$1,992,124	-18%	-20%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	397	\$3,263,578	217	\$1,617,600	-45%	-50%

\*Some schools have fewer than ten lenders.

# College of Biblical Studies-Houston

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

## General Information

City: Houston  
School Type: Four-Year Private  
Highest Degree Offered: Associate's  
ED School Code: 034224  
TG School Suffix: 000  
Primary Phone: (713) 785-5995  
Financial Aid Phone: (832) 252-4631

## Leadership

President: Dr. Jay A. Quine  
Financial Aid Director: Jene Gabbard  
U.S. Rep.: Al Green (D-9th)  
State Sen.: Kyle Janek (R-17th)  
State Rep.: Scott Hochberg (D-137th)

## Student Profile

Enrollment (Fall 2007): N/A  
Change (Fall 2002-Fall 2007): N/A  
Percent Undergraduates (Fall 2007): N/A  
Female Enrollment (Fall 2007): N/A  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	85%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	3%	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
Other/Unknown	8%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$3,258	MSA* Average Monthly Rent (1 Bedroom)	\$702
Books and Supplies	\$840	MSA* Average Monthly Rent (2 Bedroom)	\$852
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$11,436	Average Monthly Child Care Expenses	\$421
Transportation and Other Expenses	\$7,410	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$22,944</b>	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 2006-07 Pell Grants	Grant	\$360,400	\$1,483
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$1,484,437	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# College of Biblical Studies-Houston

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$5,887,646
Number of Loans:	2,169
Number of Student Borrowers:	945
Amount of Default Claims Paid:	\$210,782
Number of Defaulted Borrowers:	46

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$6,734
Borrowers leaving school in FY 05:	\$6,872
Borrowers leaving school in FY 04:	\$7,523

### FY 2007 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%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	6.8%	FY 2002	0%
FY 2004	2.2%	FY 2001	N/A
FY 2003	0%	FY 2000	N/A

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	206	\$539,713	183	\$409,479	-11%	-24%
Sub Stafford	436	\$1,305,127	366	\$1,008,066	-16%	-23%
Parent PLUS	N/A	N/A	5	\$13,890	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>642</b>	<b>\$1,844,840</b>	<b>554</b>	<b>\$1,431,435</b>	<b>-14%</b>	<b>-22%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 5 lenders accounted for \$1,431,435 or 100% of the school's total FY 2007 guarantees.

Lender Code Lender	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
807807 CHASE/JPMORGAN CHASE BANK, N.A.	632	\$1,802,142	530	\$1,371,727	-16%	-24%
824206 CHASE/JPMORGAN CHASE BANK, N.A.	9	\$40,073	21	\$55,031	133%	37%
811925 CHASE/JPMORGAN CHASE BANK, N.A.	N/A	N/A	1	\$3,500	N/A	N/A
833617 EFSI/U.S. BANK, NA AS TRUSTEE	N/A	N/A	1	\$777	N/A	N/A
802218 SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	N/A	N/A	1	\$400	N/A	N/A

\*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:	Corky Swanson
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Kay Granger (R-12th)
ED School Code:	031894	State Sen.:	Kim Brimer (R-10th)
TG School Suffix:	000	State Rep.:	Dan Barrett (D-97th)
Primary Phone:	(817) 923-8459		
Financial Aid Phone:	(325) 673-1934		

## Student Profile

Enrollment (Fall 2007):	40	Female Enrollment (Fall 2007):	33%
Change (Fall 2002-Fall 2007):	-44%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	100%	Undergraduates Full-Time (Fall 2007):	55%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	85%	N/A	\$6,965	N/A	N/A	N/A	N/A
African-American	3%	N/A	N/A	N/A	N/A	N/A	0%
Hispanic	5%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	8%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>\$6,377</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>55%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$12,150	MSA* Average Monthly Rent (1 Bedroom)	\$699
Books and Supplies	\$300	MSA* Average Monthly Rent (2 Bedroom)	\$861
Room and Board On Campus	\$3,690	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$435
Transportation and Other Expenses	\$945	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$17,085</b>	Monthly Medical Insurance (Institutional)	\$58
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$37,561	\$3,415
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$102,487	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$35,250	\$2,938
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	\$4,026
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$31,960	N/A

# College of St. Thomas More

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$448,678
Number of Loans:	120
Number of Student Borrowers:	41
Amount of Default Claims Paid:	\$43,976
Number of Defaulted Borrowers:	2

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$4,969
Borrowers leaving school in FY 05:	\$8,000
Borrowers leaving school in FY 04:	\$6,624

### FY 2007 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 2005	0%	FY 2002	N/A
FY 2004	0%	FY 2001	N/A
FY 2003	0%	FY 2000	N/A

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	11	\$43,670	9	\$36,500	-18%	-16%
Sub Stafford	17	\$57,255	12	\$49,187	-29%	-14%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>28</b>	<b>\$100,925</b>	<b>21</b>	<b>\$85,687</b>	<b>-25%</b>	<b>-15%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 1 lenders accounted for \$85,687 or 100% of the school's total FY 2007 guarantees.

Lender Code Lender	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
810778 FIRST FINANCIAL BANK, N.A.	28	\$100,925	21	\$85,687	-25%	-15%

\*Some schools have fewer than ten lenders.

# Concordia University Texas

11400 Concordia University Drive  
Austin, TX 78726  
www.concordia.edu

## General Information

City: Austin  
School Type: Four-Year Private  
Highest Degree Offered: Baccalaureate  
ED School Code: 003557  
TG School Suffix: 000  
Primary Phone: (512) 313-3000  
Financial Aid Phone: (512) 313-4670

## Leadership

President: Dr. Thomas E. Cedel  
Director, Student Financial Services: Cathy Schryer  
U.S. Rep.: Lamar Smith (R-21st)  
State Sen.: Kirk Watson (D-14th)  
State Rep.: Elliott Naishtat (D-49th)

## Student Profile

Enrollment (Fall 2007): 1,835  
Change (Fall 2002-Fall 2007): 71%  
Percent Undergraduates (Fall 2007): 63%  
Female Enrollment (Fall 2007): 66%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 71%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	53%	57%	\$8,244	\$4,058	\$7,424	N/A	44%
African-American	14%	12%	\$5,600	\$4,501	\$7,683	N/A	N/A
Hispanic	18%	21%	\$6,404	\$3,921	\$6,862	N/A	30%
Other/Unknown	14%	10%	\$7,864	\$3,802	\$7,724	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$7,437</b>	<b>\$4,057</b>	<b>\$7,367</b>	<b>N/A</b>	<b>39%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$18,910	MSA* Average Monthly Rent (1 Bedroom)	\$766
Books and Supplies	\$1,100	MSA* Average Monthly Rent (2 Bedroom)	\$935
Room and Board On Campus	\$7,300	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$352
Transportation and Other Expenses	\$1,990	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$29,300</b>	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 2006-07 Pell Grants	Grant	\$686,149	\$2,295
	AY 2005-06 SEOG	Grant	\$172,006	\$3,185
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$78,805	\$1,010
	AY 2006-07 FFELP	Loan	\$7,899,051	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,034,830	\$2,716
	AY 2005-06 TEXAS Grant	Grant	\$94,270	\$3,771
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$8,563	\$4,282
	AY 2005-06 CAL	Loan	\$0	\$4,057
	AY 2005-06 BOT	Loan	\$38,935	\$3,894
Institutional	AY 2005-06	Grant	\$3,874,110	N/A

# Concordia University Texas

11400 Concordia University Drive  
Austin, TX 78726  
www.concordia.edu

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$56,291,089
Number of Loans:	17,556
Number of Student Borrowers:	5,210
Amount of Default Claims Paid:	\$3,662,789
Number of Defaulted Borrowers:	614

### FY 2007 Freshman TG Volume (by Texas Region)

Central	70%
East	0%
Gulf Coast	19%
Metroplex	5%
Panhandle	0%
Rio Grande	4%
West	0%
Out of State	2%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$13,250
Borrowers leaving school in FY 05:	\$15,078
Borrowers leaving school in FY 04:	\$14,306

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	5.3%	FY 2002	4.6%
FY 2004	6.1%	FY 2001	6%
FY 2003	10.4%	FY 2000	3.6%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	968	\$4,143,701	1,219	\$6,137,292	26%	48%
Sub Stafford	951	\$3,128,570	1,027	\$3,962,470	8%	27%
Parent PLUS	119	\$1,096,739	79	\$686,724	-34%	-37%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>2,038</b>	<b>\$8,369,010</b>	<b>2,325</b>	<b>\$10,786,486</b>	<b>14%</b>	<b>29%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$9,105,909 or 84% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	383	\$1,541,207	438	\$2,086,596	14%	35%
832733	BANK OF AMERICA	360	\$1,553,037	476	\$2,081,436	32%	34%
828148	UNIVERSITY FEDERAL CREDIT UNION	503	\$1,959,704	454	\$1,988,088	-10%	1%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	79	\$329,171	168	\$856,097	113%	160%
826878	CITIBANK	92	\$387,939	92	\$453,754	0%	17%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	146	\$518,654	106	\$436,468	-27%	-16%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	50	\$192,156	75	\$402,424	50%	109%
810883	FROST NATIONAL BANK	101	\$386,442	69	\$301,089	-32%	-22%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	64	\$297,669	N/A	N/A
819590	SECURITY SERVICE FED CR UN	25	\$218,604	29	\$202,288	16%	-7%

\*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:	Donald Zackary
Highest Degree Offered:	Master's	U.S. Rep.:	Kenny Marchant (R-24th)
ED School Code:	003560	State Sen.:	Royce West (D-23rd)
TG School Suffix:	000	State Rep.:	Yvonne Davis (D-111th)
Primary Phone:	(214) 333-7100		
Financial Aid Phone:	(214) 333-5363		

## Student Profile

Enrollment (Fall 2007):	5,244	Female Enrollment (Fall 2007):	60%
Change (Fall 2002-Fall 2007):	19%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	68%	Undergraduates Full-Time (Fall 2007):	61%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	60%	57%	\$7,122	\$3,551	\$7,534	N/A	59%
African-American	19%	30%	\$6,241	\$3,183	\$8,911	N/A	N/A
Hispanic	8%	10%	\$6,653	\$3,906	\$7,560	N/A	38%
Other/Unknown	12%	3%	\$7,049	\$3,488	\$7,618	N/A	63%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$6,805</b>	<b>\$3,487</b>	<b>\$7,963</b>	<b>N/A</b>	<b>58%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$14,940	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	\$1,350	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	\$5,148	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$8,028	Average Monthly Child Care Expenses	\$439
Transportation and Other Expenses	\$2,268	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$23,706</b>	Monthly Medical Insurance (Institutional)	\$51
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$2,089,177	\$2,220
	AY 2005-06 SEOG	Grant	\$422,357	\$2,155
	AY 2005-06 Perkins	Loan	\$481,100	\$1,879
	AY 2005-06 Work Study	Work	\$182,055	\$1,655
	AY 2006-07 FFELP	Loan	\$24,977,468	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$2,376,884	\$2,448
	AY 2005-06 TEXAS Grant	Grant	\$131,123	\$2,980
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$75,241	\$12,540
	AY 2005-06 CAL	Loan	\$20,631	\$3,487
	AY 2005-06 BOT	Loan	\$193,720	\$3,587
Institutional	AY 2005-06	Grant	\$10,252,005	N/A

# Dallas Baptist University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$202,368,526
Number of Loans:	54,380
Number of Student Borrowers:	13,973
Amount of Default Claims Paid:	\$15,929,106
Number of Defaulted Borrowers:	1,762

### FY 2007 Freshman TG Volume (by Texas Region)

Central	7%
East	3%
Gulf Coast	8%
Metroplex	70%
Panhandle	3%
Rio Grande	0%
West	0%
Out of State	8%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$18,274
Borrowers leaving school in FY 05:	\$17,125
Borrowers leaving school in FY 04:	\$17,125

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	3.6%	FY 2002	2.5%
FY 2004	4.4%	FY 2001	3.8%
FY 2003	4.2%	FY 2000	6.1%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,134	\$14,691,305	2,731	\$13,332,645	-13%	-9%
Sub Stafford	2,922	\$11,745,135	2,648	\$10,878,129	-9%	-7%
Parent PLUS	277	\$1,788,999	261	\$1,509,998	-6%	-16%
Grad PLUS	N/A	N/A	4	\$18,854	N/A	N/A
<b>Total</b>	<b>6,333</b>	<b>\$28,225,439</b>	<b>5,644</b>	<b>\$25,739,626</b>	<b>-11%</b>	<b>-9%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$21,106,893 or 82% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,180	\$5,165,860	1,110	\$4,935,201	-6%	-4%
832733	BANK OF AMERICA	1,358	\$6,006,224	1,085	\$4,861,454	-20%	-19%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	546	\$2,397,188	463	\$2,225,256	-15%	-7%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	616	\$2,666,306	384	\$1,774,908	-38%	-33%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	53	\$273,897	304	\$1,435,453	474%	424%
826878	CITIBANK	342	\$1,620,451	271	\$1,321,265	-21%	-18%
833443	COMPASS BANK	328	\$1,450,975	270	\$1,231,972	-18%	-15%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	279	\$1,247,339	266	\$1,202,781	-5%	-4%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	362	\$1,577,668	256	\$1,117,795	-29%	-29%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	408	\$1,826,503	203	\$1,000,808	-50%	-45%

\*Some schools have fewer than ten lenders.

# Dallas Christian College

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

## General Information

City: Dallas  
School Type: Four-Year Private  
Highest Degree Offered: Baccalaureate  
ED School Code: 006941  
TG School Suffix: 000  
Primary Phone: (972) 241-8021  
Financial Aid Phone: N/A

## Leadership

President: Dustin Rubeck  
Financial Administrator: Amy Hudson  
U.S. Rep.: Kenny Marchant (R-24th)  
State Sen.: Florence Shapiro (R-8th)  
State Rep.: Jim Jackson (R-115th)

## Student Profile

Enrollment (Fall 2007): N/A  
Change (Fall 2002-Fall 2007): N/A  
Percent Undergraduates (Fall 2007): N/A  
Female Enrollment (Fall 2007): N/A  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	47%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	6%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	10%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	38%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$10,568	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	\$6,000	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$439
Transportation and Other Expenses	\$3,000	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$20,368</b>	Monthly Medical Insurance (Institutional)	\$58

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$273,605	\$2,073
	AY 2005-06 SEOG	Grant	\$22,269	\$391
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$31,573	\$987
	AY 2006-07 FFELP	Loan	\$2,117,697	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Dallas Christian College

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$4,764,054
Number of Loans:	1,701
Number of Student Borrowers:	641
Amount of Default Claims Paid:	\$521,251
Number of Defaulted Borrowers:	93

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$8,626
Borrowers leaving school in FY 05:	\$16,500
Borrowers leaving school in FY 04:	\$17,460

### FY 2007 Freshman TG Volume (by Texas Region)

Central	16%
East	0%
Gulf Coast	26%
Metroplex	35%
Panhandle	15%
Rio Grande	1%
West	4%
Out of State	3%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	5.1%	FY 2002	3.7%
FY 2004	4.3%	FY 2001	5%
FY 2003	4%	FY 2000	5.2%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	80	\$283,917	209	\$830,773	161%	193%
Sub Stafford	94	\$246,765	252	\$859,901	168%	248%
Parent PLUS	16	\$80,529	37	\$273,991	131%	240%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>190</b>	<b>\$611,211</b>	<b>498</b>	<b>\$1,964,665</b>	<b>162%</b>	<b>221%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$1,708,106 or 87% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807807	CHASE/JPMORGAN CHASE BANK, N.A.	44	\$153,874	97	\$398,414	120%	159%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	24	\$76,906	89	\$357,500	271%	365%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	7	\$22,770	91	\$355,636	1,200%	1,462%
826878	CITIBANK	21	\$81,427	47	\$181,574	124%	123%
833305	BANK OF TEXAS	16	\$60,309	40	\$134,437	150%	123%
833733	COLLEGE LOAN CORP. TRUSTEE	25	\$56,629	17	\$72,367	-32%	28%
805090	CAPITAL ONE, N.A.	13	\$27,661	19	\$67,062	46%	142%
833418	WOODFOREST NATIONAL BANK	8	\$22,819	13	\$49,701	63%	118%
832733	BANK OF AMERICA	4	\$22,342	12	\$47,199	200%	111%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	2	\$8,920	12	\$44,216	500%	396%

\*Some schools have fewer than ten lenders.

# Dallas Theological Seminary

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

## General Information

City: Dallas  
School Type: Four-Year Private  
Highest Degree Offered: Doctorate  
ED School Code: 003562  
TG School Suffix: 000  
Primary Phone: (214) 824-3094  
Financial Aid Phone: (214) 841-3601

## Leadership

President: Dr. Mark L. Bailey  
Director of Financial Aid: Karen Holder  
U.S. Rep.: Eddie Bernice Johnson (D-30th)  
State Sen.: Royce West (D-23rd)  
State Rep.: Dan Branch (R-108th)

## Student Profile

Enrollment (Fall 2007): N/A  
Change (Fall 2002-Fall 2007): N/A  
Percent Undergraduates (Fall 2007): N/A  
Female Enrollment (Fall 2007): N/A  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	60%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	19%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	8%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	12%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$439
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>N/A</b>	Monthly Medical Insurance (Institutional)	\$64

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$0	N/A
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$1,969,729	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Dallas Theological Seminary

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$17,564,580
Number of Loans:	3,595
Number of Student Borrowers:	1,613
Amount of Default Claims Paid:	\$589,851
Number of Defaulted Borrowers:	47

### FY 2007 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 06:	\$13,212
Borrowers leaving school in FY 05:	\$13,300
Borrowers leaving school in FY 04:	\$8,500

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0.6%	FY 2002	0%
FY 2004	0%	FY 2001	1.2%
FY 2003	3.6%	FY 2000	0%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	68	\$267,579	61	\$279,868	-10%	5%
Sub Stafford	306	\$1,684,492	339	\$1,783,666	11%	6%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	1	\$12,000	N/A	N/A
<b>Total</b>	<b>374</b>	<b>\$1,952,071</b>	<b>401</b>	<b>\$2,075,534</b>	<b>7%</b>	<b>6%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$2,058,984 or 99% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	111	\$532,053	122	\$625,144	10%	17%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	101	\$545,550	95	\$471,895	-6%	-14%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	51	\$292,228	68	\$408,862	33%	40%
826878	CITIBANK	44	\$205,439	52	\$277,765	18%	35%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	27	\$149,777	25	\$72,150	-7%	-52%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1	\$8,500	10	\$58,393	900%	587%
833305	BANK OF TEXAS	15	\$85,345	11	\$51,300	-27%	-40%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	3	\$16,500	6	\$42,700	100%	159%
833418	WOODFOREST NATIONAL BANK	7	\$42,500	6	\$36,775	-14%	-13%
822312	TEXANS CREDIT UNION	1	\$8,500	2	\$14,000	100%	65%

\*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		Tommy Young
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 2007):	1,308	Female Enrollment (Fall 2007):	53%
Change (Fall 2002-Fall 2007):	-13%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	100%	Undergraduates Full-Time (Fall 2007):	88%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	76%	78%	\$4,484	\$4,840	\$6,495	N/A	36%
African-American	17%	17%	\$3,508	\$5,092	\$6,913	N/A	19%
Hispanic	4%	4%	\$4,605	\$5,480	\$5,136	N/A	N/A
Other/Unknown	4%	1%	\$2,340	\$4,908	\$6,908	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$4,252</b>	<b>\$4,920</b>	<b>\$6,524</b>	<b>N/A</b>	<b>41%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$14,680	MSA* Average Monthly Rent (1 Bedroom)	\$444
Books and Supplies	\$833	MSA* Average Monthly Rent (2 Bedroom)	\$584
Room and Board On Campus	\$4,663	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$4,610	Average Monthly Child Care Expenses	\$255
Transportation and Other Expenses	\$2,090	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$22,284</b>	Monthly Medical Insurance (Institutional)	\$25
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,320,248	\$2,422
	AY 2005-06 SEOG	Grant	\$123,827	\$1,191
	AY 2005-06 Perkins	Loan	\$255,977	\$1,600
	AY 2005-06 Work Study	Work	\$126,016	\$1,041
	AY 2006-07 FFELP	Loan	\$5,419,048	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,804,815	\$3,166
	AY 2005-06 TEXAS Grant	Grant	\$642,154	\$3,733
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$248,153	\$4,068
	AY 2005-06 CAL	Loan	\$61,384	\$5,580
	AY 2005-06 BOT	Loan	\$248,153	\$4,068
Institutional	AY 2005-06	Grant	\$4,726,955	N/A

# East Texas Baptist University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$33,095,074
Number of Loans:	13,770
Number of Student Borrowers:	5,187
Amount of Default Claims Paid:	\$5,623,679
Number of Defaulted Borrowers:	1,099

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$4,622
Borrowers leaving school in FY 05:	\$6,747
Borrowers leaving school in FY 04:	\$9,164

### FY 2007 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	66%
Metroplex	34%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	0%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	5.1%	FY 2002	8.6%
FY 2004	8.7%	FY 2001	8%
FY 2003	7.5%	FY 2000	6.3%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1	\$1,898	4	\$12,375	300%	552%
Sub Stafford	1	\$852	3	\$9,516	200%	1017%
Parent PLUS	4	\$28,382	17	\$168,009	325%	492%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>6</b>	<b>\$31,132</b>	<b>24</b>	<b>\$189,900</b>	<b>300%</b>	<b>510%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$182,338 or 96% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
834119	GOAL FINANCIAL BNY ELT HIGHER EDUCATION FINANCE	N/A	N/A	6	\$67,973	N/A	N/A
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	3	\$20,750	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	N/A	N/A	3	\$18,673	N/A	N/A
833733	COLLEGE LOAN CORP. TRUSTEE	N/A	N/A	2	\$16,154	N/A	N/A
834059	COLLEGIATE FUNDING SERVICES	N/A	N/A	2	\$15,122	N/A	N/A
834051	NEXTSTUDENT	N/A	N/A	1	\$14,000	N/A	N/A
833228	U.S. BANK, N.A. TTEE BEA, INC.	N/A	N/A	1	\$11,066	N/A	N/A
832733	BANK OF AMERICA	N/A	N/A	1	\$9,100	N/A	N/A
833371	AUSTIN BANK, N.A.	N/A	N/A	1	\$5,500	N/A	N/A
805090	CAPITAL ONE, N.A.	2	\$9,000	1	\$4,000	-50%	-56%

\*Some schools have fewer than ten lenders.

# Hardin-Simmons University

2200 Hickory, Box 16050  
Abilene, TX 79698  
www.hsutx.edu

## General Information

City: Abilene  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003571  
TG School Suffix: 000  
Primary Phone: (325) 670-1000  
Financial Aid Phone: (325) 670-5891

## Leadership

President: Dr. Craig Turner  
Director of Student Financial Aid: Jim Jones  
U.S. Rep.: Randy Neugebauer (R-19th)  
State Sen.: Troy Fraser (R-24th)  
State Rep.: Susan King (R-71st)

## Student Profile

Enrollment (Fall 2007): 2,435  
Change (Fall 2002-Fall 2007): 6%  
Percent Undergraduates (Fall 2007): 82%  
Female Enrollment (Fall 2007): 57%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 88%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	74%	73%	\$6,920	\$3,931	\$7,893	N/A	52%
African-American	4%	5%	\$7,090	\$4,879	\$8,097	N/A	40%
Hispanic	10%	10%	\$7,270	\$4,455	\$7,575	N/A	24%
Other/Unknown	12%	12%	\$9,180	\$3,463	\$10,598	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$7,270</b>	<b>\$4,009</b>	<b>\$8,216</b>	<b>N/A</b>	<b>40%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$16,946	MSA* Average Monthly Rent (1 Bedroom)	\$476
Books and Supplies	\$750	MSA* Average Monthly Rent (2 Bedroom)	\$600
Room and Board On Campus	\$4,950	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$4,950	Average Monthly Child Care Expenses	\$259
Transportation and Other Expenses	\$2,538	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$25,184</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,580,640	\$2,513
	AY 2005-06 SEOG	Grant	\$302,864	\$403
	AY 2005-06 Perkins	Loan	\$344,461	\$2,359
	AY 2005-06 Work Study	Work	\$222,214	\$617
	AY 2006-07 FFELP	Loan	\$12,570,881	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$2,570,050	\$2,650
	AY 2005-06 TEXAS Grant	Grant	\$326,388	\$3,627
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$44,145	\$11,036
	AY 2005-06 CAL	Loan	\$0	\$4,009
	AY 2005-06 BOT	Loan	\$140,543	\$4,134
Institutional	AY 2005-06	Grant	\$9,517,266	N/A

# Hardin-Simmons University

2200 Hickory, Box 16050  
Abilene, TX 79698  
www.hsutx.edu

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$160,981,043
Number of Loans:	49,514
Number of Student Borrowers:	12,944
Amount of Default Claims Paid:	\$14,277,838
Number of Defaulted Borrowers:	2,008

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$20,803
Borrowers leaving school in FY 05:	\$22,125
Borrowers leaving school in FY 04:	\$19,000

### FY 2007 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	13%
Metroplex	56%
Panhandle	30%
Rio Grande	0%
West	0%
Out of State	0%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	2.7%	FY 2002	2.1%
FY 2004	3.1%	FY 2001	4.1%
FY 2003	3.4%	FY 2000	5.6%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,832	\$7,856,250	1,681	\$7,598,906	-8%	-3%
Sub Stafford	1,813	\$7,199,361	1,648	\$6,949,191	-9%	-3%
Parent PLUS	171	\$1,535,110	148	\$1,406,359	-13%	-8%
Grad PLUS	6	\$88,631	23	\$225,705	283%	155%
<b>Total</b>	<b>3,822</b>	<b>\$16,679,352</b>	<b>3,500</b>	<b>\$16,180,161</b>	<b>-8%</b>	<b>-3%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$14,666,172 or 91% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A.	2,860	\$11,712,403	2,654	\$11,431,256	-7%	-2%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	193	\$974,282	170	\$930,859	-12%	-4%
832733	BANK OF AMERICA	149	\$589,589	130	\$628,765	-13%	7%
826079	BANK OF AMERICA	48	\$331,064	59	\$433,130	23%	31%
826878	CITIBANK	116	\$574,648	83	\$372,476	-28%	-35%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	23	\$156,001	34	\$238,414	48%	53%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	48	\$219,603	40	\$210,408	-17%	-4%
833314	PLAINS CAPITAL BANK	30	\$157,714	37	\$180,091	23%	14%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	48	\$222,518	28	\$145,501	-42%	-35%
834119	GOAL FINANCIAL BNY ELT HIGHER EDUCATION FINANCE	5	\$51,827	7	\$95,272	40%	84%

\*Some schools have fewer than ten lenders.

# Houston Baptist University

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

## General Information

City: Houston  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003576  
TG School Suffix: 000  
Primary Phone: (281) 649-3000  
Financial Aid Phone: (281) 649-3471

## Leadership

President: Dr. Robert B. Sloan, Jr.  
Director of Student Aid Programs: Sherry Byrd  
U.S. Rep.: Al Green (D-9th)  
State Sen.: Kyle Janek (R-17th)  
State Rep.: Borris L. Miles (D-146th)

## Student Profile

Enrollment (Fall 2007): 2,339  
Change (Fall 2002-Fall 2007): -15%  
Percent Undergraduates (Fall 2007): 84%  
Female Enrollment (Fall 2007): 67%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 91%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	42%	28%	\$8,634	\$4,282	\$7,269	N/A	58%
African-American	18%	1%	\$10,145	\$4,245	\$10,536	N/A	27%
Hispanic	15%	12%	\$9,279	\$4,425	\$8,357	N/A	41%
Other/Unknown	24%	59%	\$8,790	\$4,469	\$8,369	N/A	78%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$8,810</b>	<b>\$4,405</b>	<b>\$8,056</b>	<b>N/A</b>	<b>52%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$17,736	MSA* Average Monthly Rent (1 Bedroom)	\$702
Books and Supplies	\$1,305	MSA* Average Monthly Rent (2 Bedroom)	\$852
Room and Board On Campus	\$4,605	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$6,600	Average Monthly Child Care Expenses	\$421
Transportation and Other Expenses	\$2,668	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$26,314</b>	Monthly Medical Insurance (Institutional)	\$60

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,734,463	\$2,506
	AY 2005-06 SEOG	Grant	\$401,999	\$1,301
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$168,730	\$1,023
	AY 2006-07 FFELP	Loan	\$14,718,128	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$2,212,142	\$2,721
	AY 2005-06 TEXAS Grant	Grant	\$372,482	\$3,104
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	\$3,813
	AY 2005-06 CAL	Loan	\$0	\$4,405
	AY 2005-06 BOT	Loan	\$167,784	\$3,813
Institutional	AY 2005-06	Grant	\$5,393,511	N/A

# Houston Baptist University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$27,011,025
Number of Loans:	9,212
Number of Student Borrowers:	4,073
Amount of Default Claims Paid:	\$7,031,827
Number of Defaulted Borrowers:	1,156

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$8,721
Borrowers leaving school in FY 05:	\$8,793
Borrowers leaving school in FY 04:	\$8,007

### FY 2007 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 2005	0.5%	FY 2002	4.4%
FY 2004	2.7%	FY 2001	4.1%
FY 2003	3%	FY 2000	6%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	4	\$13,912	2	\$6,242	-50%	-55%
Sub Stafford	5	\$9,921	3	\$10,750	-40%	8%
Parent PLUS	11	\$109,489	9	\$90,304	-18%	-18%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>20</b>	<b>\$133,322</b>	<b>14</b>	<b>\$107,296</b>	<b>-30%</b>	<b>-20%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 5 lenders accounted for \$107,296 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833890	STUDENT LOAN XPRESS, INC.	6	\$61,275	5	\$41,897	-17%	-32%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	N/A	N/A	3	\$25,943	N/A	N/A
834051	NEXTSTUDENT	2	\$2,333	2	\$20,000	0%	757%
833575	EDUCATION SERVICES FOUNDATION	3	\$13,250	2	\$14,464	-33%	9%
833733	COLLEGE LOAN CORP. TRUSTEE	N/A	N/A	2	\$4,992	N/A	N/A

\*Some schools have fewer than ten lenders.

# Houston Graduate School of Theology

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

## General Information

City: Houston  
School Type: Four-Year Private  
Highest Degree Offered: Doctorate  
ED School Code: 023202  
TG School Suffix: 000  
Primary Phone: (713) 942-9505  
Financial Aid Phone: na

## Leadership

President: Dr. Keith A. Jenkins  
Financial Aid Coordinator: Linda Long  
U.S. Rep.: Sheila Jackson Lee (D-18th)  
State Sen.: Rodney Ellis (D-13th)  
State Rep.: Jessica Farrar (D-148th)

## Student Profile

Enrollment (Fall 2007): N/A  
Change (Fall 2002-Fall 2007): N/A  
Percent Undergraduates (Fall 2007): N/A  
Female Enrollment (Fall 2007): N/A  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	53%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	31%	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
Other/Unknown	10%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$702
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$852
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$421
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>N/A</b>	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 2006-07 Pell Grants	Grant	\$0	N/A
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$1,373,802	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Houston Graduate School of Theology

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$7,311,617
Number of Loans:	1,382
Number of Student Borrowers:	431
Amount of Default Claims Paid:	\$1,114,113
Number of Defaulted Borrowers:	91

### FY 2007 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 06:	\$25,882
Borrowers leaving school in FY 05:	\$29,348
Borrowers leaving school in FY 04:	\$16,514

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0%	FY 2002	N/A
FY 2004	5.8%	FY 2001	N/A
FY 2003	0%	FY 2000	N/A

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	108	\$592,020	141	\$798,934	31%	35%
Sub Stafford	73	\$548,423	98	\$620,665	34%	13%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>181</b>	<b>\$1,140,443</b>	<b>239</b>	<b>\$1,419,599</b>	<b>32%</b>	<b>24%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$1,354,288 or 95% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	45	\$301,830	81	\$520,504	80%	72%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	38	\$240,187	48	\$303,167	26%	26%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	56	\$336,425	40	\$190,902	-29%	-43%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	13	\$86,650	18	\$106,844	38%	23%
827999	SMART FINANCIAL CREDIT UNION	8	\$41,900	13	\$78,030	63%	86%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	2	\$14,900	14	\$69,010	600%	363%
831929	WOODFOREST NATIONAL BANK	N/A	N/A	4	\$31,000	N/A	N/A
827954	NATIONAL EDUCATION/GUARANTY BANK	2	\$14,500	2	\$18,500	0%	28%
823584	BANK OF LAKE MILLS ATTN SLXPRESS	N/A	N/A	2	\$18,500	N/A	N/A
828024	FIRST COMMUNITY CREDIT UNION	1	\$1,500	5	\$17,831	400%	1,089%

\*Some schools have fewer than ten lenders.

# Howard Payne University

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

## General Information

City: Brownwood  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003575  
TG School Suffix: 000  
Primary Phone: (325) 649-8020  
Financial Aid Phone: (325) 649-8014

## Leadership

President: Dr. Lanny Hall  
Director of Student Financial Aid: Glenda Huff  
U.S. Rep.: Mike Conaway (R-11th)  
State Sen.: Troy Fraser (R-24th)  
State Rep.: Larry Taylor (R-24th)

## Student Profile

Enrollment (Fall 2007): 1,385  
Change (Fall 2002-Fall 2007): -1%  
Percent Undergraduates (Fall 2007): 98%  
Female Enrollment (Fall 2007): 47%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 76%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	67%	71%	\$2,986	\$6,736	\$7,229	N/A	37%
African-American	7%	8%	\$2,868	\$5,707	\$7,358	N/A	32%
Hispanic	15%	15%	\$2,717	\$5,658	\$6,675	N/A	41%
Other/Unknown	11%	6%	\$2,884	\$6,172	\$8,194	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$2,925</b>	<b>\$6,456</b>	<b>\$7,209</b>	<b>N/A</b>	<b>37%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$16,030	MSA* Average Monthly Rent (1 Bedroom)	\$475
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$599
Room and Board On Campus	\$4,722	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$259
Transportation and Other Expenses	\$2,380	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$24,132</b>	Monthly Medical Insurance (Institutional)	\$74

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,326,056	\$2,516
	AY 2005-06 SEOG	Grant	\$273,467	\$1,005
	AY 2005-06 Perkins	Loan	\$161,675	\$3,368
	AY 2005-06 Work Study	Work	\$123,815	\$897
	AY 2006-07 FFELP	Loan	\$6,419,338	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,301,953	\$2,952
	AY 2005-06 TEXAS Grant	Grant	\$373,978	\$3,631
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	\$3,823
	AY 2005-06 CAL	Loan	\$256,668	\$6,937
	AY 2005-06 BOT	Loan	\$76,450	\$3,823
Institutional	AY 2005-06	Grant	\$4,005,988	\$3,862

# Howard Payne University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$68,127,054
Number of Loans:	22,666
Number of Student Borrowers:	7,118
Amount of Default Claims Paid:	\$7,539,765
Number of Defaulted Borrowers:	1,316

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$16,500
Borrowers leaving school in FY 05:	\$14,500
Borrowers leaving school in FY 04:	\$14,760

### FY 2007 Freshman TG Volume (by Texas Region)

Central	7%
East	6%
Gulf Coast	10%
Metroplex	34%
Panhandle	34%
Rio Grande	0%
West	8%
Out of State	0%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	3.7%	FY 2002	4.3%
FY 2004	5.3%	FY 2001	9%
FY 2003	7.1%	FY 2000	7.3%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	633	\$2,248,558	659	\$2,459,237	4%	9%
Sub Stafford	704	\$2,251,615	775	\$2,798,358	10%	24%
Parent PLUS	70	\$526,997	69	\$470,609	-1%	-11%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,407</b>	<b>\$5,027,170</b>	<b>1,503</b>	<b>\$5,728,204</b>	<b>7%</b>	<b>14%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$5,011,633 or 87% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826079	BANK OF AMERICA	477	\$1,686,535	568	\$2,134,308	19%	27%
810731	CITIZENS NATIONAL BANK BROWNWOOD	313	\$1,114,800	254	\$956,475	-19%	-14%
821016	TEXASBANK	57	\$174,649	129	\$425,101	126%	143%
826878	CITIBANK	86	\$262,695	108	\$417,207	26%	59%
810778	FIRST FINANCIAL BANK, N.A.	102	\$348,395	94	\$369,202	-8%	6%
815951	MILLS COUNTY STATE BANK	96	\$327,945	79	\$274,484	-18%	-16%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	30	\$93,969	39	\$153,055	30%	63%
831122	TIB - THE INDEPENDENT BANKERS BANK	47	\$197,994	25	\$110,958	-47%	-44%
832733	BANK OF AMERICA	19	\$66,091	28	\$105,557	47%	60%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	19	\$131,984	12	\$65,286	-37%	-51%

\*Some schools have fewer than ten lenders.

# Huston-Tillotson University

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

## General Information

City: Austin  
School Type: Four-Year Private  
Highest Degree Offered: Baccalaureate  
ED School Code: 003577  
TG School Suffix: 000  
Primary Phone: (512) 505-3000  
Financial Aid Phone: (512) 505-3031

## Leadership

President: Dr. Larry L. Earvin  
Director of Student Financial Aid: Antonio Holloway  
U.S. Rep.: Lloyd Doggett (D-25th)  
State Sen.: Kirk Watson (D-14th)  
State Rep.: Dawnna Dukes (D-46th)

## Student Profile

Enrollment (Fall 2007): 768  
Change (Fall 2002-Fall 2007): 20%  
Percent Undergraduates (Fall 2007): 95%  
Female Enrollment (Fall 2007): 51%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 94%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	8%	6%	\$4,300	\$5,436	\$4,947	N/A	N/A
African-American	75%	81%	\$6,406	\$5,173	\$5,517	N/A	21%
Hispanic	12%	11%	\$6,602	\$4,812	\$5,447	N/A	13%
Other/Unknown	5%	2%	\$8,154	\$3,833	\$5,078	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$6,380</b>	<b>\$5,112</b>	<b>\$5,469</b>	<b>N/A</b>	<b>19%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$10,404	MSA* Average Monthly Rent (1 Bedroom)	\$766
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$935
Room and Board On Campus	\$6,224	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$352
Transportation and Other Expenses	\$2,800	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$19,864</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,294,431	\$2,902
	AY 2005-06 SEOG	Grant	\$76,236	\$552
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$123,986	\$1,476
	AY 2006-07 FFELP	Loan	\$4,809,572	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$867,149	\$2,960
	AY 2005-06 TEXAS Grant	Grant	\$137,204	\$3,920
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	\$3,960
	AY 2005-06 CAL	Loan	\$0	\$5,112
	AY 2005-06 BOT	Loan	\$31,683	\$3,960
Institutional	AY 2005-06	Grant	\$842,718	\$3,850

# Huston-Tillotson University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$49,860,005
Number of Loans:	17,663
Number of Student Borrowers:	5,361
Amount of Default Claims Paid:	\$15,869,933
Number of Defaulted Borrowers:	2,288

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$11,456
Borrowers leaving school in FY 05:	\$9,000
Borrowers leaving school in FY 04:	\$10,000

### FY 2007 Freshman TG Volume (by Texas Region)

Central	66%
East	2%
Gulf Coast	21%
Metroplex	10%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	1%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	7.8%	FY 2002	17.2%
FY 2004	16%	FY 2001	7.1%
FY 2003	14.3%	FY 2000	14.4%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	471	\$1,540,618	591	\$2,170,404	25%	41%
Sub Stafford	592	\$1,622,497	780	\$2,698,144	32%	66%
Parent PLUS	34	\$228,765	62	\$500,999	82%	119%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,097</b>	<b>\$3,391,880</b>	<b>1,433</b>	<b>\$5,369,547</b>	<b>31%</b>	<b>58%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$4,726,743 or 88% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	200	\$602,453	311	\$1,093,094	56%	81%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	223	\$744,097	209	\$813,999	-6%	9%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	142	\$429,718	161	\$627,817	13%	46%
832733	BANK OF AMERICA	116	\$342,163	136	\$512,275	17%	50%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	134	\$444,093	125	\$468,795	-7%	6%
828148	UNIVERSITY FEDERAL CREDIT UNION	79	\$212,718	100	\$328,125	27%	54%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	16	\$50,687	87	\$301,237	444%	494%
833102	COSTEP/TEXAS STATE BANK AS TRUSTEE	9	\$29,438	90	\$289,383	900%	883%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	11	\$43,724	21	\$148,298	91%	239%
826878	CITIBANK	41	\$121,456	45	\$143,720	10%	18%

\*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:	Harriett Dunn
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Louie Gohmert (R-1st)
ED School Code:	003637	State Sen.:	Kevin Eltife (R-1st)
TG School Suffix:	000	State Rep.:	Bryan Hughes (R-5th)
Primary Phone:	(903) 769-5700		
Financial Aid Phone:	(903) 769-5733		

## Student Profile

Enrollment (Fall 2007):	712	Female Enrollment (Fall 2007):	50%
Change (Fall 2002-Fall 2007):	28%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	100%	Undergraduates Full-Time (Fall 2007):	89%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	1%	N/A	\$6,005	N/A	N/A	N/A	N/A
African-American	94%	99%	\$3,942	\$5,422	\$4,718	N/A	20%
Hispanic	5%	N/A	\$5,299	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$3,965</b>	<b>\$5,412</b>	<b>\$4,704</b>	<b>N/A</b>	<b>18%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$8,208	MSA* Average Monthly Rent (1 Bedroom)	\$417
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$550
Room and Board On Campus	\$4,954	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$4,954	Average Monthly Child Care Expenses	\$255
Transportation and Other Expenses	\$1,750	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$15,712</b>	Monthly Medical Insurance (Institutional)	\$22
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,609,235	\$2,997
	AY 2005-06 SEOG	Grant	\$274,143	\$151
	AY 2005-06 Perkins	Loan	\$66,539	\$1,798
	AY 2005-06 Work Study	Work	\$259,699	\$938
	AY 2006-07 FFELP	Loan	\$2,972,105	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$836,271	\$2,715
	AY 2005-06 TEXAS Grant	Grant	\$62,370	\$3,119
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	\$5,412
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$1,011,257	N/A

# Jarvis Christian College

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$23,968,577
Number of Loans:	9,239
Number of Student Borrowers:	3,821
Amount of Default Claims Paid:	\$8,646,274
Number of Defaulted Borrowers:	1,727

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$5,125
Borrowers leaving school in FY 05:	\$6,625
Borrowers leaving school in FY 04:	\$4,857

### FY 2007 Freshman TG Volume (by Texas Region)

Central	1%
East	30%
Gulf Coast	14%
Metroplex	39%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	16%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	19.8%	FY 2002	12%
FY 2004	18.9%	FY 2001	19.8%
FY 2003	15%	FY 2000	15.7%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	379	\$1,096,125	332	\$1,073,918	-12%	-2%
Sub Stafford	550	\$1,759,201	436	\$1,532,078	-21%	-13%
Parent PLUS	24	\$143,859	30	\$165,731	25%	15%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>953</b>	<b>\$2,999,185</b>	<b>798</b>	<b>\$2,771,727</b>	<b>-16%</b>	<b>-8%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 5 lenders accounted for \$2,772,127 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
819628	CHASE/JPMORGAN CHASE BANK, N.A.	943	\$2,964,179	789	\$2,738,459	-16%	-8%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	2	\$3,500	4	\$15,088	100%	331%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	5	\$22,636	1	\$7,830	-80%	-65%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	N/A	N/A	2	\$5,500	N/A	N/A
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	N/A	N/A	2	\$5,250	N/A	N/A

\*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. Dale Lunsford
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:	(800) 759-8811	State Rep.:	Tommy Merritt (R-7th)
Financial Aid Phone:	(800) 759-8811 x4350		

## Student Profile

Enrollment (Fall 2007):	3,925	Female Enrollment (Fall 2007):	58%
Change (Fall 2002-Fall 2007):	18%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	92%	Undergraduates Full-Time (Fall 2007):	63%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	64%	59%	\$6,227	\$3,026	\$9,787	N/A	51%
African-American	23%	29%	\$3,729	\$2,224	\$7,872	N/A	N/A
Hispanic	8%	8%	\$4,315	\$2,701	\$8,461	N/A	N/A
Other/Unknown	5%	4%	\$6,298	\$3,391	\$9,199	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$5,353</b>	<b>\$2,761</b>	<b>\$9,076</b>	<b>N/A</b>	<b>51%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$17,910	MSA* Average Monthly Rent (1 Bedroom)	\$530
Books and Supplies	\$1,280	MSA* Average Monthly Rent (2 Bedroom)	\$608
Room and Board On Campus	\$6,950	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$255
Transportation and Other Expenses	\$2,162	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$28,302</b>	Monthly Medical Insurance (Institutional)	\$40
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$3,022,081	\$2,143
	AY 2005-06 SEOG	Grant	\$397,463	\$912
	AY 2005-06 Perkins	Loan	\$599,999	\$1,587
	AY 2005-06 Work Study	Work	\$174,999	\$936
	AY 2006-07 FFELP	Loan	\$29,333,829	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$971,701	\$2,737
	AY 2005-06 TEXAS Grant	Grant	\$127,648	\$3,546
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$21,750	\$10,875
	AY 2005-06 CAL	Loan	\$232,920	\$7,514
	AY 2005-06 BOT	Loan	\$55,400	\$3,957
Institutional	AY 2005-06	Grant	\$6,426,654	\$1,462

# LeTourneau University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$240,677,975
Number of Loans:	61,089
Number of Student Borrowers:	15,921
Amount of Default Claims Paid:	\$11,214,844
Number of Defaulted Borrowers:	1,031

### FY 2007 Freshman TG Volume (by Texas Region)

Central	20%
East	27%
Gulf Coast	33%
Metroplex	7%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	11%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$18,996
Borrowers leaving school in FY 05:	\$18,868
Borrowers leaving school in FY 04:	\$21,000

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	1.4%	FY 2002	2.6%
FY 2004	2.2%	FY 2001	2.6%
FY 2003	2.1%	FY 2000	3.3%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	4,217	\$19,438,818	2,145	\$9,974,398	-49%	-49%
Sub Stafford	3,697	\$12,255,154	2,266	\$8,256,184	-39%	-33%
Parent PLUS	20	\$195,143	26	\$360,102	30%	85%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>7,934</b>	<b>\$31,889,115</b>	<b>4,437</b>	<b>\$18,590,684</b>	<b>-44%</b>	<b>-42%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$17,163,941 or 92% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	892	\$3,445,865	1,450	\$6,157,828	63%	79%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	2,876	\$11,188,987	919	\$3,570,869	-68%	-68%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,920	\$7,936,686	830	\$3,357,110	-57%	-58%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	1,259	\$5,111,626	472	\$1,821,928	-63%	-64%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	134	\$494,839	176	\$870,596	31%	76%
832733	BANK OF AMERICA	193	\$905,702	98	\$409,657	-49%	-55%
826878	CITIBANK	108	\$485,651	78	\$357,623	-28%	-26%
833371	AUSTIN BANK, N.A.	41	\$143,792	45	\$229,073	10%	59%
810612	REGIONS BANK	N/A	N/A	46	\$197,855	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	38	\$200,704	33	\$191,402	-13%	-5%

\*Some schools have fewer than ten lenders.

# Lubbock Christian University

5601 19th Street  
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:	(800) 933-7601	State Rep.:	Carl H. Isett (R-84th)
Financial Aid Phone:	(806) 720-7176		

## Student Profile

Enrollment (Fall 2007):	1,960	Female Enrollment (Fall 2007):	57%
Change (Fall 2002-Fall 2007):	6%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	88%	Undergraduates Full-Time (Fall 2007):	81%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	79%	75%	\$4,097	\$6,217	\$8,732	N/A	44%
African-American	5%	7%	\$3,049	\$5,915	\$8,358	N/A	10%
Hispanic	15%	17%	\$4,496	\$5,985	\$8,331	N/A	16%
Other/Unknown	1%	1%	\$3,853	\$3,911	\$8,266	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$4,072</b>	<b>\$6,131</b>	<b>\$8,630</b>	<b>N/A</b>	<b>39%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$14,290	MSA* Average Monthly Rent (1 Bedroom)	\$532
Books and Supplies	\$1,032	MSA* Average Monthly Rent (2 Bedroom)	\$672
Room and Board On Campus	\$4,750	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$5,750	Average Monthly Child Care Expenses	\$391
Transportation and Other Expenses	\$3,802	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$23,874</b>	Monthly Medical Insurance (Institutional)	\$76
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,738,968	\$2,405
	AY 2005-06 SEOG	Grant	\$237,442	\$749
	AY 2005-06 Perkins	Loan	\$444,800	\$2,031
	AY 2005-06 Work Study	Work	\$246,132	\$936
	AY 2006-07 FFELP	Loan	\$11,633,637	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$2,128,117	\$3,062
	AY 2005-06 TEXAS Grant	Grant	\$325,909	\$3,326
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	\$3,854
	AY 2005-06 CAL	Loan	\$0	\$6,131
	AY 2005-06 BOT	Loan	\$57,817	\$3,854
Institutional	AY 2005-06	Grant	\$4,990,706	\$3,592

# Lubbock Christian University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$127,493,932
Number of Loans:	38,192
Number of Student Borrowers:	9,352
Amount of Default Claims Paid:	\$8,343,398
Number of Defaulted Borrowers:	1,180

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$21,000
Borrowers leaving school in FY 05:	\$21,625
Borrowers leaving school in FY 04:	\$17,103

### FY 2007 Freshman TG Volume (by Texas Region)

Central	8%
East	8%
Gulf Coast	0%
Metroplex	22%
Panhandle	51%
Rio Grande	0%
West	5%
Out of State	5%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	2.1%	FY 2002	3%
FY 2004	4.9%	FY 2001	5%
FY 2003	5.1%	FY 2000	3.3%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,670	\$7,026,434	1,338	\$5,791,863	-20%	-18%
Sub Stafford	1,481	\$5,543,785	1,258	\$4,876,157	-15%	-12%
Parent PLUS	122	\$1,184,108	123	\$1,179,160	1%	-0%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>3,273</b>	<b>\$13,754,327</b>	<b>2,719</b>	<b>\$11,847,180</b>	<b>-17%</b>	<b>-14%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$11,237,136 or 95% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833314	PLAINS CAPITAL BANK	2,432	\$10,284,996	2,128	\$9,178,915	-13%	-11%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	269	\$1,122,442	166	\$795,241	-38%	-29%
834035	CITY BANK TEXAS	97	\$326,970	88	\$373,208	-9%	14%
826079	BANK OF AMERICA	100	\$388,799	77	\$324,176	-23%	-17%
826878	CITIBANK	62	\$226,664	29	\$122,756	-53%	-46%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	10	\$56,240	18	\$111,709	80%	99%
810710	AMARILLO NATIONAL BANK	34	\$177,057	24	\$101,112	-29%	-43%
810778	FIRST FINANCIAL BANK, N.A.	37	\$130,100	25	\$99,295	-32%	-24%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	28	\$119,853	16	\$73,500	-43%	-39%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	20	\$95,495	13	\$57,224	-35%	-40%

\*Some schools have fewer than ten lenders.

# McMurry University

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

## General Information

City: Abilene  
School Type: Four-Year Private  
Highest Degree Offered: Baccalaureate  
ED School Code: 003591  
TG School Suffix: 000  
Primary Phone: (325) 793-3800  
Financial Aid Phone: (325) 793-4709

## Leadership

President: Dr. John Russell  
Director of Financial Aid: Rachel Atkins  
U.S. Rep.: Randy Neugebauer (R-19th)  
State Sen.: Troy Fraser (R-24th)  
State Rep.: Susan King (R-71st)

## Student Profile

Enrollment (Fall 2007): 1,462  
Change (Fall 2002-Fall 2007): 3%  
Percent Undergraduates (Fall 2007): 100%  
Female Enrollment (Fall 2007): 50%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 81%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	65%	68%	\$5,090	\$7,279	\$8,560	N/A	49%
African-American	13%	13%	\$4,454	\$8,801	\$8,904	N/A	31%
Hispanic	15%	15%	\$4,778	\$8,791	\$8,103	N/A	29%
Other/Unknown	6%	4%	\$6,006	\$6,875	\$10,340	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$4,962</b>	<b>\$7,700</b>	<b>\$8,594</b>	<b>N/A</b>	<b>45%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$16,850	MSA* Average Monthly Rent (1 Bedroom)	\$476
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$600
Room and Board On Campus	\$6,134	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$259
Transportation and Other Expenses	\$2,000	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$26,084</b>	Monthly Medical Insurance (Institutional)	\$84

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,593,734	\$2,729
	AY 2005-06 SEOG	Grant	\$194,251	\$1,056
	AY 2005-06 Perkins	Loan	\$291,097	\$2,386
	AY 2005-06 Work Study	Work	\$201,157	\$902
	AY 2006-07 FFELP	Loan	\$6,705,472	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,868,767	\$2,643
	AY 2005-06 TEXAS Grant	Grant	\$588,929	\$3,485
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$21,000	\$21,000
	AY 2005-06 CAL	Loan	\$676,686	\$7,436
	AY 2005-06 BOT	Loan	\$244,330	\$3,258
Institutional	AY 2005-06	Grant	\$6,241,082	\$4,242

# McMurry University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$100,045,593
Number of Loans:	31,625
Number of Student Borrowers:	9,636
Amount of Default Claims Paid:	\$12,466,142
Number of Defaulted Borrowers:	1,959

### FY 2007 Freshman TG Volume (by Texas Region)

Central	13%
East	0%
Gulf Coast	23%
Metroplex	24%
Panhandle	34%
Rio Grande	3%
West	0%
Out of State	2%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$16,281
Borrowers leaving school in FY 05:	\$17,875
Borrowers leaving school in FY 04:	\$18,212

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	5%	FY 2002	4.5%
FY 2004	4.7%	FY 2001	5.9%
FY 2003	4.5%	FY 2000	6.1%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,064	\$4,043,176	812	\$3,072,136	-24%	-24%
Sub Stafford	1,123	\$3,817,561	1,041	\$3,890,811	-7%	2%
Parent PLUS	195	\$1,527,759	150	\$1,287,274	-23%	-16%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>2,382</b>	<b>\$9,388,496</b>	<b>2,003</b>	<b>\$8,250,221</b>	<b>-16%</b>	<b>-12%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$7,484,665 or 91% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A.	1,248	\$4,616,029	1,145	\$4,359,432	-8%	-6%
832733	BANK OF AMERICA	347	\$1,305,142	173	\$702,456	-50%	-46%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	184	\$662,048	148	\$628,626	-20%	-5%
826878	CITIBANK	139	\$504,427	98	\$419,103	-29%	-17%
833838	EDINVEST COMPANY/U.S. BANK N.A. TRUSTEE	62	\$492,540	48	\$371,653	-23%	-25%
826079	BANK OF AMERICA	20	\$56,655	95	\$370,582	375%	554%
818590	CHASE / JPMORGAN CHASE BANK, N.A.	22	\$78,000	59	\$237,024	168%	204%
810759	FIRST FINANCIAL BANK, N.A.	42	\$395,376	22	\$189,388	-48%	-52%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	67	\$267,690	38	\$134,567	-43%	-50%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	37	\$143,156	12	\$71,834	-68%	-50%

\*Some schools have fewer than ten lenders.

# Northwood University

1114 West FM 1382  
Cedar Hill, TX 75104  
www.northwood.edu

General Information		Leadership	
City:	Cedar Hill	President & CEO:	Keith A. Pretty
School Type:	Four-Year Private	Financial Aid Director:	Lisa L. Seals
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 2007):	N/A	Female Enrollment (Fall 2007):	N/A
Change (Fall 2002-Fall 2007):	N/A	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	N/A	Undergraduates Full-Time (Fall 2007):	N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	4%	N/A	N/A	N/A	N/A	N/A	33%
African-American	89%	N/A	N/A	N/A	N/A	N/A	25%
Hispanic	4%	N/A	N/A	N/A	N/A	N/A	31%
Other/Unknown	3%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>32%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$16,705	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	\$1,404	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	\$7,149	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$439
Transportation and Other Expenses	\$2,379	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$27,637</b>	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 2006-07 Pell Grants	Grant	\$3,497,572	\$2,326
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$7,483,658	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Northwood University

1114 West FM 1382  
Cedar Hill, TX 75104  
www.northwood.edu

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$69,879,941
Number of Loans:	19,282
Number of Student Borrowers:	5,209
Amount of Default Claims Paid:	\$6,064,265
Number of Defaulted Borrowers:	667

### FY 2007 Freshman TG Volume (by Texas Region)

Central	0%
East	1%
Gulf Coast	7%
Metroplex	59%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	32%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$14,000
Borrowers leaving school in FY 05:	\$13,658
Borrowers leaving school in FY 04:	\$14,500

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	4%	FY 2002	4.8%
FY 2004	3.5%	FY 2001	4.8%
FY 2003	4.2%	FY 2000	6.7%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,033	\$4,290,959	1,276	\$5,347,872	24%	25%
Sub Stafford	1,084	\$3,633,064	1,298	\$4,852,345	20%	34%
Parent PLUS	170	\$1,752,088	155	\$1,619,362	-9%	-8%
Grad PLUS	N/A	N/A	1	\$36,728	N/A	N/A
<b>Total</b>	<b>2,287</b>	<b>\$9,676,111</b>	<b>2,730</b>	<b>\$11,856,307</b>	<b>19%</b>	<b>23%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$7,343,807 or 85% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	368	\$1,514,439	462	\$1,930,838	26%	27%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	381	\$1,587,565	402	\$1,716,346	6%	8%
818590	CHASE / JPMORGAN CHASE BANK, N.A.	76	\$304,726	198	\$814,798	161%	167%
826878	CITIBANK	129	\$513,889	179	\$662,500	39%	29%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	57	\$258,341	107	\$539,485	88%	109%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	162	\$664,490	113	\$509,647	-30%	-23%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	103	\$400,529	110	\$449,448	7%	12%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	61	\$230,748	64	\$267,133	5%	16%
823584	BANK OF LAKE MILLS ATTN SLXPRESS	12	\$43,250	64	\$256,607	433%	493%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	104	\$442,949	44	\$197,005	-58%	-56%

\*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 2007):	N/A	Female Enrollment (Fall 2007):	N/A
Change (Fall 2002-Fall 2007):	N/A	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	N/A	Undergraduates Full-Time (Fall 2007):	N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	65%	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A
Other/Unknown	6%	N/A	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$632
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$780
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$331
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>N/A</b>	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 2006-07 Pell Grants	Grant	\$0	N/A
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$0	N/A
	AY 2006-07 FFELP	Loan	\$98,330	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$0	N/A
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	N/A
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$0	N/A

# Oblate School of Theology

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$745,069
Number of Loans:	136
Number of Student Borrowers:	63
Amount of Default Claims Paid:	\$118,564
Number of Defaulted Borrowers:	8

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$10,000
Borrowers leaving school in FY 05:	\$24,285
Borrowers leaving school in FY 04:	\$25,195

### FY 2007 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 2005	9%	FY 2002	0%
FY 2004	0%	FY 2001	0%
FY 2003	0%	FY 2000	0%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	5	\$39,299	5	\$22,352	0%	-43%
Sub Stafford	7	\$54,449	4	\$29,750	-43%	-45%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>12</b>	<b>\$93,748</b>	<b>9</b>	<b>\$52,102</b>	<b>-25%</b>	<b>-44%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 3 lenders accounted for \$52,102 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
819590	SECURITY SERVICE FED CR UN	2	\$11,949	4	\$27,466	100%	130%
806746	BANK OF AMERICA, N.A.	7	\$60,728	3	\$13,010	-57%	-79%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	2	\$11,071	2	\$11,626	0%	5%

\*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

City: San Antonio  
School Type: Four-Year Private  
Highest Degree Offered: Doctorate  
ED School Code: 003598  
TG School Suffix: 000  
Primary Phone: (210) 434-6711  
Financial Aid Phone: (210) 431-6711 x2558

## Leadership

President: Dr. Tessa Martinez Pollack  
Director of Financial Aid: Esmeralda Flores  
U.S. Rep.: Charles A. Gonzalez (D-20th)  
State Sen.: Leticia R. Van de Putte (D-26th)  
State Rep.: Joaquin Castro (D-125th)

## Student Profile

Enrollment (Fall 2007): 2,608  
Change (Fall 2002-Fall 2007): -23%  
Percent Undergraduates (Fall 2007): 59%  
Female Enrollment (Fall 2007): 75%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 72%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	18%	15%	\$5,369	\$5,254	\$8,985	N/A	54%
African-American	8%	9%	\$5,929	\$5,202	\$9,017	N/A	N/A
Hispanic	62%	70%	\$6,159	\$7,649	\$7,406	N/A	42%
Other/Unknown	12%	6%	\$6,291	\$6,820	\$8,296	N/A	29%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$6,043</b>	<b>\$7,088</b>	<b>\$7,849</b>	<b>N/A</b>	<b>42%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$19,116	MSA* Average Monthly Rent (1 Bedroom)	\$632
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$780
Room and Board On Campus	\$5,838	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$2,200	Average Monthly Child Care Expenses	\$331
Transportation and Other Expenses	\$3,250	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$29,204</b>	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 2006-07 Pell Grants	Grant	\$2,624,884	\$2,614
	AY 2005-06 SEOG	Grant	\$313,753	\$1,763
	AY 2005-06 Perkins	Loan	\$90,337	\$2,509
	AY 2005-06 Work Study	Work	\$449,365	\$1,322
	AY 2006-07 FFELP	Loan	\$20,260,872	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$3,117,529	\$2,754
	AY 2005-06 TEXAS Grant	Grant	\$743,596	\$3,060
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$41,000	\$6,833
	AY 2005-06 BOT	Loan	\$0	\$6,833
Institutional	AY 2005-06	Grant	\$3,821,980	\$3,668

# 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 09/30/07)

Net Loan Volume:	\$186,387,184
Number of Loans:	54,678
Number of Student Borrowers:	12,705
Amount of Default Claims Paid:	\$22,136,475
Number of Defaulted Borrowers:	2,544

### FY 2007 Freshman TG Volume (by Texas Region)

Central	48%
East	0%
Gulf Coast	0%
Metroplex	0%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	52%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$26,299
Borrowers leaving school in FY 05:	\$24,325
Borrowers leaving school in FY 04:	\$25,541

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	4%	FY 2002	4.9%
FY 2004	4.1%	FY 2001	6.2%
FY 2003	4%	FY 2000	4.9%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	586	\$3,159,679	473	\$2,507,941	-19%	-21%
Sub Stafford	618	\$2,585,914	462	\$2,046,013	-25%	-21%
Parent PLUS	5	\$51,752	10	\$116,880	100%	126%
Grad PLUS	N/A	N/A	2	\$9,000	N/A	N/A
<b>Total</b>	<b>1,209</b>	<b>\$5,797,345</b>	<b>947</b>	<b>\$4,679,834</b>	<b>-22%</b>	<b>-19%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$4,198,843 or 90% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810883	FROST NATIONAL BANK	351	\$1,676,912	234	\$1,140,798	-33%	-32%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	159	\$798,943	180	\$909,829	13%	14%
820682	SAN ANTONIO FEDERAL CREDIT UNION	149	\$719,984	117	\$532,278	-21%	-26%
832733	BANK OF AMERICA	151	\$707,825	87	\$424,568	-42%	-40%
819590	SECURITY SERVICE FED CR UN	84	\$368,062	56	\$295,763	-33%	-20%
823291	FIRSTMARK CREDIT UNION	55	\$246,283	46	\$248,120	-16%	1%
833102	COSTEP/TEXAS STATE BANK AS TRUSTEE	38	\$188,801	45	\$207,988	18%	10%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	34	\$159,549	31	\$183,422	-9%	15%
826878	CITIBANK	21	\$133,901	29	\$141,248	38%	5%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	14	\$73,674	24	\$114,829	71%	56%

\*Some schools have fewer than ten lenders.

# Paul Quinn College

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

## General Information

City: Dallas  
School Type: Four-Year Private  
Highest Degree Offered: Baccalaureate  
ED School Code: 003602  
TG School Suffix: 000  
Primary Phone: (214) 376-1000  
Financial Aid Phone: (214) 302-3530

## Leadership

Interim President: Michael J. Sorrell, J.D.  
Director of Financial Aid: Tony Calhoun  
U.S. Rep.: Eddie Bernice Johnson (D-30th)  
State Sen.: Royce West (D-23rd)  
State Rep.: Helen Giddings (D-109th)

## Student Profile

Enrollment (Fall 2007): 583  
Change (Fall 2002-Fall 2007): -33%  
Percent Undergraduates (Fall 2007): 98%  
Female Enrollment (Fall 2007): 48%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 89%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	1%	0%	N/A	N/A	N/A	N/A	0%
African-American	88%	100%	\$5,883	\$4,523	N/A	N/A	20%
Hispanic	5%	0%	\$11,853	N/A	N/A	N/A	N/A
Other/Unknown	6%	0%	\$3,441	N/A	N/A	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$5,889</b>	<b>\$4,524</b>	<b>N/A</b>	<b>N/A</b>	<b>22%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$9,170	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	\$4,750	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$5,640	Average Monthly Child Care Expenses	\$439
Transportation and Other Expenses	\$500	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$15,420</b>	Monthly Medical Insurance (Institutional)	\$25

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,697,564	\$2,699
	AY 2005-06 SEOG	Grant	\$285,571	\$1,281
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$158,425	\$1,132
	AY 2006-07 FFELP	Loan	\$3,606,763	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$755,101	\$2,288
	AY 2005-06 TEXAS Grant	Grant	\$104,455	\$3,165
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	\$4,524
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$536,476	N/A

# Paul Quinn College

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$24,412,279
Number of Loans:	10,273
Number of Student Borrowers:	3,712
Amount of Default Claims Paid:	\$2,713,970
Number of Defaulted Borrowers:	788

### FY 2007 Freshman TG Volume (by Texas Region)

Central	5%
East	2%
Gulf Coast	8%
Metroplex	54%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	31%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$13,515
Borrowers leaving school in FY 05:	\$10,384
Borrowers leaving school in FY 04:	\$6,320

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0.9%	FY 2002	0.7%
FY 2004	2.5%	FY 2001	0.9%
FY 2003	3.4%	FY 2000	5.1%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	513	\$1,224,517	548	\$1,562,620	7%	28%
Sub Stafford	808	\$2,167,978	930	\$2,887,709	15%	33%
Parent PLUS	13	\$53,628	22	\$110,166	69%	105%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,334</b>	<b>\$3,446,123</b>	<b>1,500</b>	<b>\$4,560,495</b>	<b>12%</b>	<b>32%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$4,126,871 or 90% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807807	CHASE/JPMORGAN CHASE BANK, N.A.	566	\$1,407,114	364	\$1,097,471	-36%	-22%
810778	FIRST FINANCIAL BANK, N.A.	59	\$175,335	242	\$656,344	310%	274%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	43	\$123,348	188	\$643,766	337%	422%
813760	KEYBANK	277	\$689,400	193	\$577,326	-30%	-16%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	259	\$669,472	175	\$566,093	-32%	-15%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	25	\$58,131	59	\$166,830	136%	187%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	14	\$45,293	51	\$148,415	264%	228%
826878	CITIBANK	37	\$122,817	33	\$98,878	-11%	-19%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	N/A	N/A	28	\$90,144	N/A	N/A
832733	BANK OF AMERICA	22	\$55,764	23	\$81,604	5%	46%

\*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:	Anne Walker
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.:	Ellen Cohen (R-134th)
Primary Phone:	(713) 348-0000		
Financial Aid Phone:	(713) 348-4958		

## Student Profile

Enrollment (Fall 2007):	5,144	Female Enrollment (Fall 2007):	43%
Change (Fall 2002-Fall 2007):	10%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	58%	Undergraduates Full-Time (Fall 2007):	99%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	48%	48%	\$18,342	\$4,370	\$10,154	N/A	93%
African-American	6%	10%	\$18,697	\$6,327	\$8,938	N/A	94%
Hispanic	10%	18%	\$17,738	\$6,178	\$8,706	N/A	88%
Other/Unknown	37%	24%	\$18,392	\$5,275	\$9,478	N/A	98%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$18,282</b>	<b>\$5,303</b>	<b>\$9,648</b>	<b>N/A</b>	<b>93%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$28,905	MSA* Average Monthly Rent (1 Bedroom)	\$702
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$852
Room and Board On Campus	\$10,520	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$10,520	Average Monthly Child Care Expenses	\$421
Transportation and Other Expenses	\$1,550	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$41,775</b>	Monthly Medical Insurance (Institutional)	\$99
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$740,623	\$2,554
	AY 2005-06 SEOG	Grant	\$392,701	\$3,850
	AY 2005-06 Perkins	Loan	\$1,930,518	\$3,622
	AY 2005-06 Work Study	Work	\$389,229	\$1,220
	AY 2006-07 FFELP	Loan	\$14,227,564	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,932,597	\$3,414
	AY 2005-06 TEXAS Grant	Grant	\$681,334	\$3,828
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$18,500	\$18,500
	AY 2005-06 CAL	Loan	\$0	\$5,303
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$24,854,494	N/A

# Rice University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$103,941,979
Number of Loans:	18,112
Number of Student Borrowers:	7,250
Amount of Default Claims Paid:	\$2,100,429
Number of Defaulted Borrowers:	394

### FY 2007 Freshman TG Volume (by Texas Region)

Central	68%
East	0%
Gulf Coast	4%
Metroplex	9%
Panhandle	0%
Rio Grande	9%
West	0%
Out of State	10%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$17,750
Borrowers leaving school in FY 05:	\$20,652
Borrowers leaving school in FY 04:	\$23,955

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0.3%	FY 2002	1.4%
FY 2004	0.9%	FY 2001	0.3%
FY 2003	1.4%	FY 2000	1.6%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	653	\$3,816,631	732	\$5,014,887	12%	31%
Sub Stafford	728	\$3,720,238	720	\$3,868,450	-1%	4%
Parent PLUS	245	\$4,173,302	227	\$3,760,004	-7%	-10%
Grad PLUS	84	\$2,054,251	204	\$4,188,902	143%	104%
<b>Total</b>	<b>1,710</b>	<b>\$13,764,422</b>	<b>1,883</b>	<b>\$16,832,243</b>	<b>10%</b>	<b>22%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$15,807,771 or 94% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	387	\$3,617,711	458	\$4,581,594	18%	27%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	350	\$2,505,763	440	\$3,588,059	26%	43%
826878	CITIBANK	347	\$2,594,195	368	\$2,915,560	6%	12%
833529	T.H.E. LOAN PROGRAM USB AS TRUSTEE	240	\$2,116,808	194	\$1,727,585	-19%	-18%
833617	EFSI/U.S. BANK, NA AS TRUSTEE	N/A	N/A	104	\$1,365,889	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK, N.A.	217	\$1,390,160	107	\$658,634	-51%	-53%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	41	\$399,242	42	\$341,317	2%	-15%
832733	BANK OF AMERICA	29	\$215,725	30	\$315,867	3%	46%
834173	BANK OF NEW YORK ELT MRU FUNDING SPV	N/A	N/A	20	\$158,430	N/A	N/A
828148	UNIVERSITY FEDERAL CREDIT UNION	10	\$80,901	13	\$154,836	30%	91%

\*Some schools have fewer than ten lenders.

# Schreiner University

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

## General Information

City: Kerrville  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003610  
TG School Suffix: 000  
Primary Phone: (830) 896-5411  
Financial Aid Phone: (830) 792-7217

## Leadership

President: Dr. Timothy Summerlin  
Director of Financial Aid: Toni Bryant  
U.S. Rep.: Lamar Smith (R-21st)  
State Sen.: Troy Fraser (R-24th)  
State Rep.: Harvey Hilderbran (R-53rd)

## Student Profile

Enrollment (Fall 2007): 982  
Change (Fall 2002-Fall 2007): 26%  
Percent Undergraduates (Fall 2007): 96%  
Female Enrollment (Fall 2007): 57%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 93%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	74%	71%	\$7,360	\$4,048	\$7,558	N/A	42%
African-American	3%	4%	\$7,105	\$4,626	\$8,308	N/A	N/A
Hispanic	20%	24%	\$8,630	\$4,834	\$7,419	N/A	46%
Other/Unknown	2%	1%	\$8,881	\$6,450	\$6,421	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$7,689</b>	<b>\$4,302</b>	<b>\$7,540</b>	<b>N/A</b>	<b>52%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$17,008	MSA* Average Monthly Rent (1 Bedroom)	\$597
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$672
Room and Board On Campus	\$7,910	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$331
Transportation and Other Expenses	\$1,500	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$27,418</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$958,752	\$2,598
	AY 2005-06 SEOG	Grant	\$89,273	\$1,566
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$68,925	\$682
	AY 2006-07 FFELP	Loan	\$5,866,109	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,172,379	\$3,006
	AY 2005-06 TEXAS Grant	Grant	\$179,740	\$3,745
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	\$3,458
	AY 2005-06 CAL	Loan	\$8,625	\$4,302
	AY 2005-06 BOT	Loan	\$107,187	\$3,458
Institutional	AY 2005-06	Grant	\$3,695,236	N/A

# Schreiner University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$38,671,508
Number of Loans:	11,904
Number of Student Borrowers:	4,544
Amount of Default Claims Paid:	\$4,520,706
Number of Defaulted Borrowers:	853

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$7,157
Borrowers leaving school in FY 05:	\$7,125
Borrowers leaving school in FY 04:	\$6,625

### FY 2007 Freshman TG Volume (by Texas Region)

Central	49%
East	0%
Gulf Coast	31%
Metroplex	0%
Panhandle	5%
Rio Grande	0%
West	15%
Out of State	0%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	4.6%	FY 2002	5.2%
FY 2004	6%	FY 2001	10.6%
FY 2003	3.9%	FY 2000	8.2%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	534	\$2,128,151	631	\$2,320,655	18%	9%
Sub Stafford	590	\$1,990,938	680	\$2,542,031	15%	28%
Parent PLUS	205	\$2,353,144	155	\$1,629,712	-24%	-31%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,329</b>	<b>\$6,472,233</b>	<b>1,466</b>	<b>\$6,492,398</b>	<b>10%</b>	<b>0%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$5,758,518 or 89% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	325	\$1,190,272	479	\$1,768,023	47%	49%
810759	FIRST FINANCIAL BANK, N.A.	93	\$1,089,184	125	\$1,358,811	34%	25%
826079	BANK OF AMERICA	159	\$569,443	212	\$762,008	33%	34%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	159	\$670,464	136	\$551,599	-14%	-18%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	128	\$462,832	130	\$470,550	2%	2%
806746	BANK OF AMERICA, N.A.	91	\$323,729	70	\$323,890	-23%	0%
810725	BROADWAY NATIONAL BANK	34	\$153,919	59	\$215,494	74%	40%
832733	BANK OF AMERICA	28	\$108,371	31	\$106,346	11%	-2%
818590	CHASE / JPMORGAN CHASE BANK, N.A.	29	\$101,126	32	\$101,735	10%	1%
823864	HCSB, A STATE BANKING ASSOCIATION	26	\$84,063	30	\$100,062	15%	19%

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

## Student Profile

Enrollment (Fall 2007):	N/A	Female Enrollment (Fall 2007):	N/A
Change (Fall 2002-Fall 2007):	N/A	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	N/A	Undergraduates Full-Time (Fall 2007):	N/A

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	47%	79%	\$9,786	\$3,884	\$21,362	N/A	N/A
African-American	6%	4%	\$9,549	\$3,609	\$18,959	N/A	N/A
Hispanic	10%	8%	\$10,516	\$3,014	\$20,695	N/A	N/A
Other/Unknown	38%	9%	\$11,862	\$3,459	\$19,958	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$10,027</b>	<b>\$3,770</b>	<b>\$21,084</b>	<b>N/A</b>	<b>N/A</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	N/A	MSA* Average Monthly Rent (1 Bedroom)	\$702
Books and Supplies	N/A	MSA* Average Monthly Rent (2 Bedroom)	\$852
Room and Board On Campus	N/A	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$421
Transportation and Other Expenses	N/A	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>N/A</b>	Monthly Medical Insurance (Institutional)	\$58

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

\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$0	N/A
	AY 2005-06 SEOG	Grant	\$0	N/A
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$274,019	\$1,745
	AY 2006-07 FFELP	Loan	\$26,811,000	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,965,689	\$2,696
	AY 2005-06 TEXAS Grant	Grant	\$0	N/A
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$4,402	\$3,770
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$1,205,038	\$3,171

# South Texas College of Law

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$311,435,398
Number of Loans:	49,159
Number of Student Borrowers:	8,091
Amount of Default Claims Paid:	\$14,117,608
Number of Defaulted Borrowers:	598

### FY 2007 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 06:	\$69,576
Borrowers leaving school in FY 05:	\$70,534
Borrowers leaving school in FY 04:	\$69,596

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0.1%	FY 2002	0.4%
FY 2004	0.9%	FY 2001	0.9%
FY 2003	0.2%	FY 2000	0.7%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,470	\$12,422,354	350	\$2,866,588	-76%	-77%
Sub Stafford	1,355	\$10,319,766	331	\$2,496,735	-76%	-76%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	184	\$2,464,301	104	\$732,880	-43%	-70%
<b>Total</b>	<b>3,009</b>	<b>\$25,206,421</b>	<b>785</b>	<b>\$6,096,203</b>	<b>-74%</b>	<b>-76%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$5,385,105 or 88% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	651	\$5,458,976	219	\$1,582,768	-66%	-71%
808851	ACCESS GROUP	823	\$6,545,027	142	\$1,145,473	-83%	-82%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	282	\$2,565,848	100	\$785,741	-65%	-69%
830630	SOUTHWEST STUDENT SERVICES	230	\$2,018,089	68	\$531,858	-70%	-74%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	256	\$1,970,150	38	\$292,312	-85%	-85%
832733	BANK OF AMERICA	134	\$1,106,063	37	\$284,645	-72%	-74%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	115	\$1,057,646	29	\$228,297	-75%	-78%
834172	GRADUATE LEVERAGE, U.S. BANK N.A. TRUSTEE	4	\$45,418	22	\$209,924	450%	362%
828148	UNIVERSITY FEDERAL CREDIT UNION	28	\$264,054	17	\$174,294	-39%	-34%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	72	\$675,396	21	\$149,793	-71%	-78%

\*Some schools have fewer than ten lenders.

# Southern Methodist University

6425 Boaz Lane  
Dallas, TX 75205  
www.smu.edu

General Information		Leadership	
City:	Dallas	President:	Dr. R Gerald Turner
School Type:	Four-Year Private	Director of Financial Aid:	Marc Peterson
Highest Degree Offered:	Doctorate	U.S. Rep.:	Pete Sessions (R-32nd)
ED School Code:	003613	State Sen.:	John Carona (R-16th)
TG School Suffix:	000	State Rep.:	Dan Branch (R-108th)
Primary Phone:	(214) 768-2000		
Financial Aid Phone:	(214) 768-3016		

## Student Profile

Enrollment (Fall 2007):	10,829	Female Enrollment (Fall 2007):	50%
Change (Fall 2002-Fall 2007):	-1%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	57%	Undergraduates Full-Time (Fall 2007):	95%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	71%	67%	\$9,407	\$14,272	\$17,688	N/A	74%
African-American	6%	11%	\$10,843	\$16,025	\$13,564	N/A	78%
Hispanic	8%	12%	\$7,453	\$16,565	\$14,697	N/A	70%
Other/Unknown	16%	10%	\$9,128	\$17,223	\$15,023	N/A	75%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$9,302</b>	<b>\$15,090</b>	<b>\$16,630</b>	<b>N/A</b>	<b>74%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$30,880	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	\$10,995	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$439
Transportation and Other Expenses	\$1,600	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$44,275</b>	Monthly Medical Insurance (Institutional)	\$104
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$2,414,654	\$2,613
	AY 2005-06 SEOG	Grant	\$1,421,945	\$2,452
	AY 2005-06 Perkins	Loan	\$998,957	\$4,625
	AY 2005-06 Work Study	Work	\$963,564	\$1,572
	AY 2006-07 FFELP	Loan	\$73,169,999	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$5,455,714	\$3,075
	AY 2005-06 TEXAS Grant	Grant	\$1,460,829	\$3,328
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$12,000	\$6,000
	AY 2005-06 CAL	Loan	\$105,701	\$7,047
	AY 2005-06 BOT	Loan	\$41,379	\$3,762
Institutional	AY 2005-06	Grant	\$67,707,242	\$12,681

# Southern Methodist University

6425 Boaz Lane  
Dallas, TX 75205  
www.smu.edu

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$630,658,743
Number of Loans:	107,774
Number of Student Borrowers:	28,589
Amount of Default Claims Paid:	\$28,896,851
Number of Defaulted Borrowers:	2,571

### FY 2007 Freshman TG Volume (by Texas Region)

Central	29%
East	0%
Gulf Coast	7%
Metroplex	41%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	23%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$22,375
Borrowers leaving school in FY 05:	\$26,250
Borrowers leaving school in FY 04:	\$23,625

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	1.9%	FY 2002	4.1%
FY 2004	2.6%	FY 2001	3.9%
FY 2003	2.1%	FY 2000	3.9%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,060	\$23,527,079	3,046	\$26,741,434	-0%	14%
Sub Stafford	3,663	\$21,149,884	3,655	\$22,225,079	-0%	5%
Parent PLUS	1,027	\$15,927,065	834	\$13,994,938	-19%	-12%
Grad PLUS	385	\$7,814,724	917	\$15,537,253	138%	99%
<b>Total</b>	<b>8,135</b>	<b>\$68,418,752</b>	<b>8,452</b>	<b>\$78,498,704</b>	<b>4%</b>	<b>15%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$66,447,594 or 85% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833918	SOUTHERN METHODIST UNIVERSITY GRAD/PROF STUDENTS	3,209	\$29,189,396	3,656	\$34,934,103	14%	20%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	145	\$2,490,020	403	\$6,123,103	178%	146%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	802	\$5,741,289	717	\$6,020,751	-11%	5%
826878	CITIBANK	393	\$4,157,237	464	\$5,064,492	18%	22%
832733	BANK OF AMERICA	1,005	\$5,231,014	844	\$4,667,865	-16%	-11%
810883	FROST NATIONAL BANK	232	\$1,799,585	262	\$2,444,017	13%	36%
830310	COLLEGE BOARD	146	\$1,874,596	155	\$1,969,868	6%	5%
833079	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	298	\$3,642,536	141	\$1,781,548	-53%	-51%
833733	COLLEGE LOAN CORP. TRUSTEE	178	\$1,835,083	169	\$1,766,943	-5%	-4%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	202	\$1,344,408	209	\$1,674,904	3%	25%

\*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	Finance Aid Director:	
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) 202-6606 x6262		

## Student Profile

Enrollment (Fall 2007):	885	Female Enrollment (Fall 2007):	60%
Change (Fall 2002-Fall 2007):	-19%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	90%	Undergraduates Full-Time (Fall 2007):	86%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	35%	41%	\$6,368	\$4,784	\$6,467	N/A	29%
African-American	13%	15%	\$6,278	\$4,708	\$6,566	N/A	52%
Hispanic	28%	28%	\$6,202	\$6,777	\$5,731	N/A	38%
Other/Unknown	24%	16%	\$6,511	\$5,293	\$6,893	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$6,323</b>	<b>\$5,425</b>	<b>\$6,339</b>	<b>N/A</b>	<b>55%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$14,284	MSA* Average Monthly Rent (1 Bedroom)	\$699
Books and Supplies	\$864	MSA* Average Monthly Rent (2 Bedroom)	\$861
Room and Board On Campus	\$6,424	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$4,068	Average Monthly Child Care Expenses	\$367
Transportation and Other Expenses	\$2,230	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$23,802</b>	Monthly Medical Insurance (Institutional)	\$76
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,050,593	\$2,722
	AY 2005-06 SEOG	Grant	\$168,768	\$450
	AY 2005-06 Perkins	Loan	\$62,465	\$1,735
	AY 2005-06 Work Study	Work	\$108,042	\$1,174
	AY 2006-07 FFELP	Loan	\$5,080,175	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$614,972	\$2,244
	AY 2005-06 TEXAS Grant	Grant	\$135,850	\$4,117
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$10,500	\$10,500
	AY 2005-06 CAL	Loan	\$9,000	N/A
	AY 2005-06 BOT	Loan	\$41,411	\$3,765
Institutional	AY 2005-06	Grant	\$2,396,820	N/A

# Southwestern Adventist University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$49,111,431
Number of Loans:	15,714
Number of Student Borrowers:	5,012
Amount of Default Claims Paid:	\$5,817,183
Number of Defaulted Borrowers:	930

### FY 2007 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	11%
Metroplex	43%
Panhandle	11%
Rio Grande	11%
West	0%
Out of State	26%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$15,375
Borrowers leaving school in FY 05:	\$16,625
Borrowers leaving school in FY 04:	\$11,107

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	6.9%	FY 2002	4.2%
FY 2004	6.6%	FY 2001	8.4%
FY 2003	5.4%	FY 2000	9.4%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	453	\$1,654,580	524	\$2,020,781	16%	22%
Sub Stafford	648	\$2,354,903	697	\$2,747,728	8%	17%
Parent PLUS	60	\$407,605	65	\$468,910	8%	15%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,161</b>	<b>\$4,417,088</b>	<b>1,286</b>	<b>\$5,237,419</b>	<b>11%</b>	<b>19%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$4,796,212 or 92% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	405	\$1,455,843	384	\$1,546,736	-5%	6%
827567	PINNACLE BANK	194	\$748,863	188	\$711,531	-3%	-5%
824421	BANK OF AMERICA NT AND SA	139	\$543,723	136	\$566,921	-2%	4%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	21	\$77,248	101	\$422,824	381%	447%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	94	\$345,356	98	\$420,730	4%	22%
832733	BANK OF AMERICA	103	\$384,286	106	\$400,898	3%	4%
826878	CITIBANK	87	\$304,524	80	\$322,446	-8%	6%
819539	FIRST FINANCIAL BANK, N.A.	46	\$168,601	41	\$161,752	-11%	-4%
833305	BANK OF TEXAS	24	\$118,007	28	\$137,099	17%	16%
810883	FROST NATIONAL BANK	N/A	N/A	25	\$105,275	N/A	N/A

\*Some schools have fewer than ten lenders.

# Southwestern Assemblies of God University

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

## General Information

City: Waxahachie  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003616  
TG School Suffix: 000  
Primary Phone: (888) 937-7248  
Financial Aid Phone: (972) 825-4730

## Leadership

President: Rev. Kermit Bridges  
Director of Financial Aid: Karen Lazarz  
U.S. Rep.: Joe Barton (R-6th)  
State Sen.: Kip Averitt (R-22nd)  
State Rep.: Jim Pitts (R-10th)

## Student Profile

Enrollment (Fall 2007): 1,832      Female Enrollment (Fall 2007): 49%  
Change (Fall 2002-Fall 2007): 9%      Texas Residents (Fall 2007): N/A  
Percent Undergraduates (Fall 2007): 85%      Undergraduates Full-Time (Fall 2007): 83%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	73%	72%	\$6,240	\$3,385	\$5,950	N/A	35%
African-American	6%	8%	\$7,030	\$4,276	\$6,168	N/A	20%
Hispanic	15%	16%	\$6,044	\$4,189	\$5,808	N/A	36%
Other/Unknown	6%	4%	\$7,359	\$3,137	\$5,675	N/A	30%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$6,328</b>	<b>\$3,636</b>	<b>\$5,935</b>	<b>N/A</b>	<b>34%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$9,400	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	\$1,120	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	\$5,282	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$11,814	Average Monthly Child Care Expenses	\$367
Transportation and Other Expenses	\$4,876	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$20,678</b>	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 2006-07 Pell Grants	Grant	\$1,775,280	\$2,455
	AY 2005-06 SEOG	Grant	\$166,198	\$889
	AY 2005-06 Perkins	Loan	\$194,498	\$3,242
	AY 2005-06 Work Study	Work	\$148,690	\$1,070
	AY 2006-07 FFELP	Loan	\$9,469,302	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,043,966	\$2,650
	AY 2005-06 TEXAS Grant	Grant	\$187,301	\$2,838
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$105,070	\$10,507
	AY 2005-06 CAL	Loan	\$38,531	\$6,422
	AY 2005-06 BOT	Loan	\$75,664	\$3,982
Institutional	AY 2005-06	Grant	\$2,564,891	N/A

# Southwestern Assemblies of God University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$88,572,545
Number of Loans:	27,742
Number of Student Borrowers:	8,269
Amount of Default Claims Paid:	\$7,639,674
Number of Defaulted Borrowers:	1,380

### FY 2007 Freshman TG Volume (by Texas Region)

Central	9%
East	3%
Gulf Coast	10%
Metroplex	17%
Panhandle	3%
Rio Grande	12%
West	0%
Out of State	46%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$16,250
Borrowers leaving school in FY 05:	\$13,851
Borrowers leaving school in FY 04:	\$14,500

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	4.4%	FY 2002	8.6%
FY 2004	6.3%	FY 2001	5.6%
FY 2003	4.7%	FY 2000	7%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	909	\$3,458,665	893	\$3,553,865	-2%	3%
Sub Stafford	1,256	\$4,817,894	1,342	\$5,583,372	7%	16%
Parent PLUS	140	\$1,152,002	148	\$1,223,907	6%	6%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>2,305</b>	<b>\$9,428,561</b>	<b>2,383</b>	<b>\$10,361,144</b>	<b>3%</b>	<b>10%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$8,892,655 or 86% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	637	\$2,561,183	628	\$2,654,385	-1%	4%
832733	BANK OF AMERICA	459	\$1,767,911	528	\$2,161,655	15%	22%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	162	\$677,970	198	\$872,327	22%	29%
826878	CITIBANK	119	\$552,772	162	\$668,210	36%	21%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	172	\$692,611	132	\$649,813	-23%	-6%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	111	\$502,561	117	\$623,236	5%	24%
818590	CHASE / JPMORGAN CHASE BANK, N.A.	39	\$165,572	114	\$381,020	192%	130%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	130	\$511,392	80	\$377,664	-38%	-26%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	39	\$148,150	74	\$288,135	90%	94%
809921	PNC BANK, N. A.	79	\$289,671	52	\$216,210	-34%	-25%

\*Some schools have fewer than ten lenders.

# Southwestern Christian College

200 Bowser Street  
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:	(972) 524-3341		
Financial Aid Phone:	(972) 524-3341 x126		

## Student Profile

Enrollment (Fall 2007):	227	Female Enrollment (Fall 2007):	43%
Change (Fall 2002-Fall 2007):	9%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	100%	Undergraduates Full-Time (Fall 2007):	96%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	2%	N/A	\$245	N/A	N/A	N/A	0%
African-American	92%	98%	\$1,503	\$5,350	N/A	N/A	N/A
Hispanic	0%	N/A	\$4,490	N/A	N/A	N/A	N/A
Other/Unknown	6%	N/A	N/A	N/A	N/A	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$1,515</b>	<b>\$5,361</b>	<b>N/A</b>	<b>N/A</b>	<b>22%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$6,185	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	\$630	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	\$3,813	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$3,628	Average Monthly Child Care Expenses	\$367
Transportation and Other Expenses	\$1,410	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$12,038</b>	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 2006-07 Pell Grants	Grant	\$439,621	\$2,911
	AY 2005-06 SEOG	Grant	\$104,677	\$1,495
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$91,209	\$837
	AY 2006-07 FFELP	Loan	\$432,471	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$158,403	\$2,296
	AY 2005-06 TEXAS Grant	Grant	\$39,173	\$2,798
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	\$5,361
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$201,955	\$2,148

# Southwestern Christian College

200 Bowser Street  
Terrell, TX 75160  
www.swcc.edu

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$5,639,403
Number of Loans:	2,660
Number of Student Borrowers:	1,344
Amount of Default Claims Paid:	\$1,941,044
Number of Defaulted Borrowers:	591

### FY 2007 Freshman TG Volume (by Texas Region)

Central	10%
East	3%
Gulf Coast	15%
Metroplex	41%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	31%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$2,625
Borrowers leaving school in FY 05:	\$3,657
Borrowers leaving school in FY 04:	\$4,600

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	6.6%	FY 2002	4.8%
FY 2004	6.6%	FY 2001	12.1%
FY 2003	17.6%	FY 2000	9.8%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	80	\$180,318	64	\$192,038	-20%	6%
Sub Stafford	109	\$262,992	136	\$386,433	25%	47%
Parent PLUS	3	\$20,800	10	\$54,489	233%	162%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>192</b>	<b>\$464,110</b>	<b>210</b>	<b>\$632,960</b>	<b>9%</b>	<b>36%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$625,656 or 99% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826878	CITIBANK	46	\$104,846	110	\$315,444	139%	201%
833418	WOODFOREST NATIONAL BANK	40	\$99,974	46	\$134,391	15%	34%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	82	\$196,188	26	\$85,333	-68%	-57%
810778	FIRST FINANCIAL BANK, N.A.	N/A	N/A	13	\$51,554	N/A	N/A
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	10	\$22,795	4	\$14,250	-60%	-37%
832733	BANK OF AMERICA	1	\$6,500	1	\$7,000	0%	8%
834240	COLLEGIATE SOLUTIONS U.S. BANK, N.A. ELT	N/A	N/A	2	\$4,884	N/A	N/A
833733	COLLEGE LOAN CORP. TRUSTEE	1	\$2,625	1	\$4,800	0%	83%
810819	FIRST NATIONAL BANK OF CENTRAL TEXAS	N/A	N/A	1	\$4,000	N/A	N/A
806746	BANK OF AMERICA, N.A.	N/A	N/A	1	\$4,000	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 2007):	1,294	Female Enrollment (Fall 2007):	61%
Change (Fall 2002-Fall 2007):	2%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	100%	Undergraduates Full-Time (Fall 2007):	98%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	77%	71%	\$5,056	\$11,612	\$13,141	N/A	74%
African-American	3%	5%	\$5,053	\$12,483	\$13,917	N/A	N/A
Hispanic	14%	18%	\$3,887	\$13,885	\$11,782	N/A	70%
Other/Unknown	6%	6%	\$2,808	\$13,588	\$13,855	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$4,683</b>	<b>\$12,180</b>	<b>\$12,970</b>	<b>N/A</b>	<b>73%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$25,740	MSA* Average Monthly Rent (1 Bedroom)	\$766
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$935
Room and Board On Campus	\$7,970	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$326
Transportation and Other Expenses	\$1,180	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$35,890</b>	Monthly Medical Insurance (Institutional)	\$76
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$526,597	\$2,569
	AY 2005-06 SEOG	Grant	\$149,688	\$1,151
	AY 2005-06 Perkins	Loan	\$423,991	\$2,465
	AY 2005-06 Work Study	Work	\$157,472	\$1,009
	AY 2006-07 FFELP	Loan	\$11,571,239	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,361,903	\$3,212
	AY 2005-06 TEXAS Grant	Grant	\$139,482	\$3,100
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$2,080	\$2,080
	AY 2005-06 CAL	Loan	\$80,243	\$8,916
	AY 2005-06 BOT	Loan	\$0	\$8,916
Institutional	AY 2005-06	Grant	\$9,402,631	\$8,992

# Southwestern University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$77,790,428
Number of Loans:	18,888
Number of Student Borrowers:	5,270
Amount of Default Claims Paid:	\$2,891,272
Number of Defaulted Borrowers:	420

### FY 2007 Freshman TG Volume (by Texas Region)

Central	9%
East	0%
Gulf Coast	14%
Metroplex	18%
Panhandle	58%
Rio Grande	0%
West	0%
Out of State	0%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$14,500
Borrowers leaving school in FY 05:	\$15,076
Borrowers leaving school in FY 04:	\$16,062

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0.7%	FY 2002	1.3%
FY 2004	2.2%	FY 2001	3.3%
FY 2003	1.3%	FY 2000	2.6%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	310	\$1,048,037	257	\$873,114	-17%	-17%
Sub Stafford	469	\$1,757,686	500	\$1,982,691	7%	13%
Parent PLUS	590	\$7,960,385	471	\$6,358,264	-20%	-20%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,369</b>	<b>\$10,766,108</b>	<b>1,228</b>	<b>\$9,214,069</b>	<b>-10%</b>	<b>-14%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$8,541,210 or 93% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826878	CITIBANK	776	\$7,541,518	548	\$5,077,969	-29%	-33%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	153	\$803,256	170	\$956,788	11%	19%
832733	BANK OF AMERICA	123	\$462,751	179	\$802,178	46%	73%
833890	STUDENT LOAN XPRESS, INC.	58	\$372,887	54	\$366,952	-7%	-2%
810883	FROST NATIONAL BANK	56	\$227,034	71	\$362,240	27%	60%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	49	\$338,929	N/A	N/A
833733	COLLEGE LOAN CORP. TRUSTEE	13	\$101,406	30	\$226,974	131%	124%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	39	\$262,797	20	\$140,135	-49%	-47%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	9	\$86,339	10	\$138,114	11%	60%
806746	BANK OF AMERICA, N.A.	59	\$274,435	26	\$130,931	-56%	-52%

\*Some schools have fewer than ten lenders.

# St. Edward's University

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

## General Information

City: Austin  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003621  
TG School Suffix: 000  
Primary Phone: (512) 448-8400  
Financial Aid Phone: (512) 448-8525

## Leadership

President: Dr. George Martin  
Director of Student Financial Aid: Doris Constantine  
U.S. Rep.: Lloyd Doggett (D-25th)  
State Sen.: Kirk Watson (D-14th)  
State Rep.: Eddie Rodriguez (D-51st)

## Student Profile

Enrollment (Fall 2007): 5,317  
Change (Fall 2002-Fall 2007): 25%  
Percent Undergraduates (Fall 2007): 82%  
Female Enrollment (Fall 2007): 60%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 77%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	55%	50%	\$7,181	\$8,139	\$9,880	N/A	56%
African-American	5%	7%	\$7,370	\$7,456	\$9,696	N/A	38%
Hispanic	29%	34%	\$6,571	\$10,318	\$8,782	N/A	50%
Other/Unknown	11%	9%	\$7,454	\$8,429	\$9,227	N/A	47%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$6,987</b>	<b>\$8,982</b>	<b>\$9,434</b>	<b>N/A</b>	<b>53%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$20,400	MSA* Average Monthly Rent (1 Bedroom)	\$766
Books and Supplies	\$1,100	MSA* Average Monthly Rent (2 Bedroom)	\$935
Room and Board On Campus	\$7,160	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$352
Transportation and Other Expenses	\$3,600	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$32,260</b>	Monthly Medical Insurance (Institutional)	\$74

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$2,963,505	\$2,575
	AY 2005-06 SEOG	Grant	\$493,991	\$4,117
	AY 2005-06 Perkins	Loan	\$331,799	\$3,221
	AY 2005-06 Work Study	Work	\$308,598	\$1,449
	AY 2006-07 FFELP	Loan	\$32,127,291	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$3,439,789	\$3,085
	AY 2005-06 TEXAS Grant	Grant	\$1,130,925	\$3,873
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$7,500	\$7,500
	AY 2005-06 CAL	Loan	\$94,361	\$4,289
	AY 2005-06 BOT	Loan	\$1,996,254	\$3,832
Institutional	AY 2005-06	Grant	\$14,305,001	\$6,434

# St. Edward's University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$289,789,642
Number of Loans:	72,284
Number of Student Borrowers:	17,566
Amount of Default Claims Paid:	\$21,863,074
Number of Defaulted Borrowers:	2,383

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$21,000
Borrowers leaving school in FY 05:	\$20,947
Borrowers leaving school in FY 04:	\$19,500

### FY 2007 Freshman TG Volume (by Texas Region)

Central	73%
East	0%
Gulf Coast	17%
Metroplex	0%
Panhandle	0%
Rio Grande	6%
West	0%
Out of State	4%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	2.2%	FY 2002	2.1%
FY 2004	2.2%	FY 2001	1.2%
FY 2003	1.2%	FY 2000	3.8%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,647	\$13,729,195	2,634	\$14,065,343	-0%	2%
Sub Stafford	2,906	\$12,438,598	3,097	\$13,874,089	7%	12%
Parent PLUS	509	\$5,570,238	338	\$4,155,780	-34%	-25%
Grad PLUS	3	\$36,636	25	\$249,717	733%	582%
<b>Total</b>	<b>6,065</b>	<b>\$31,774,667</b>	<b>6,094</b>	<b>\$32,344,929</b>	<b>0%</b>	<b>2%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$27,307,174 or 84% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	1,742	\$8,725,086	1,589	\$8,327,471	-9%	-5%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,061	\$5,343,108	1,069	\$5,466,941	1%	2%
832733	BANK OF AMERICA	717	\$3,886,700	826	\$4,404,687	15%	13%
810883	FROST NATIONAL BANK	475	\$2,311,068	571	\$2,834,039	20%	23%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	436	\$2,457,660	215	\$1,320,560	-51%	-46%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	97	\$494,640	267	\$1,236,483	175%	150%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	39	\$213,740	193	\$1,161,418	395%	443%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	184	\$1,008,524	213	\$1,121,515	16%	11%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	172	\$956,681	163	\$900,087	-5%	-6%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	123	\$648,291	98	\$533,973	-20%	-18%

\*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

City: San Antonio  
School Type: Four-Year Private  
Highest Degree Offered: Doctorate  
ED School Code: 003623  
TG School Suffix: 000  
Primary Phone: (210) 436-3011  
Financial Aid Phone: (800) 367-7868

## Leadership

President: Dr. Charles Cotrell  
Director of Financial Assistance: David R. Krause  
U.S. Rep.: Charles A. Gonzalez (D-20th)  
State Sen.: Leticia R. Van de Putte (D-26th)  
State Rep.: Joaquin Castro (D-125th)

## Student Profile

Enrollment (Fall 2007): 3,920  
Change (Fall 2002-Fall 2007): -8%  
Percent Undergraduates (Fall 2007): 62%  
Female Enrollment (Fall 2007): 56%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 92%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	30%	29%	\$10,640	\$4,744	\$17,535	N/A	61%
African-American	4%	4%	\$9,628	\$5,671	\$11,455	N/A	N/A
Hispanic	54%	61%	\$7,530	\$6,717	\$10,473	N/A	55%
Other/Unknown	13%	6%	\$7,930	\$5,984	\$13,907	N/A	48%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$8,466</b>	<b>\$6,300</b>	<b>\$12,809</b>	<b>N/A</b>	<b>56%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$21,500	MSA* Average Monthly Rent (1 Bedroom)	\$632
Books and Supplies	\$1,200	MSA* Average Monthly Rent (2 Bedroom)	\$780
Room and Board On Campus	\$6,986	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$331
Transportation and Other Expenses	\$1,177	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$30,863</b>	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 2006-07 Pell Grants	Grant	\$2,664,998	\$2,805
	AY 2005-06 SEOG	Grant	\$575,465	\$2,123
	AY 2005-06 Perkins	Loan	\$2,714,849	\$2,523
	AY 2005-06 Work Study	Work	\$1,092,766	\$2,118
	AY 2006-07 FFELP	Loan	\$33,665,089	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$4,742,816	\$3,262
	AY 2005-06 TEXAS Grant	Grant	\$2,297,786	\$3,823
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	\$3,708
	AY 2005-06 CAL	Loan	\$3,076,985	\$7,810
	AY 2005-06 BOT	Loan	\$363,401	\$3,708
Institutional	AY 2005-06	Grant	\$18,196,334	\$4,767

# St. Mary's University of San Antonio

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$81,345,725
Number of Loans:	25,959
Number of Student Borrowers:	8,510
Amount of Default Claims Paid:	\$13,488,140
Number of Defaulted Borrowers:	1,805

### FY 2007 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 06:	\$15,177
Borrowers leaving school in FY 05:	\$15,906
Borrowers leaving school in FY 04:	\$13,000

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	2%	FY 2002	2.8%
FY 2004	3%	FY 2001	3.1%
FY 2003	2.8%	FY 2000	4.1%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	19	\$122,117	31	\$250,640	63%	105%
Sub Stafford	28	\$152,900	32	\$194,265	14%	27%
Parent PLUS	8	\$59,300	6	\$70,136	-25%	18%
Grad PLUS	7	\$119,302	11	\$135,080	57%	13%
<b>Total</b>	<b>62</b>	<b>\$453,619</b>	<b>80</b>	<b>\$650,121</b>	<b>29%</b>	<b>43%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$483,435 or 74% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
834172	GRADUATE LEVERAGE, U.S. BANK N.A. TRUSTEE	N/A	N/A	10	\$113,712	N/A	N/A
810883	FROST NATIONAL BANK	6	\$53,495	14	\$97,156	133%	82%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	2	\$18,500	10	\$47,286	400%	156%
828148	UNIVERSITY FEDERAL CREDIT UNION	9	\$97,645	4	\$43,653	-56%	-55%
833314	PLAINS CAPITAL BANK	3	\$36,184	3	\$37,212	0%	3%
832733	BANK OF AMERICA	3	\$35,484	5	\$35,516	67%	0%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	4	\$25,125	7	\$35,085	75%	40%
834051	NEXTSTUDENT	N/A	N/A	1	\$26,910	N/A	N/A
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	2	\$18,500	4	\$26,405	100%	43%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	2	\$5,500	2	\$20,500	0%	273%

\*Some schools have fewer than ten lenders.

# Texas Christian University

P.O. Box 297012  
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.:	Dan Barrett (D-97th)
Financial Aid Phone:	(817) 257-7858		

## Student Profile

Enrollment (Fall 2007):	8,668	Female Enrollment (Fall 2007):	58%
Change (Fall 2002-Fall 2007):	7%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	85%	Undergraduates Full-Time (Fall 2007):	95%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	75%	72%	\$7,914	\$9,118	\$15,393	N/A	70%
African-American	5%	10%	\$6,587	\$13,183	\$13,242	N/A	57%
Hispanic	7%	10%	\$6,876	\$10,665	\$14,321	N/A	59%
Other/Unknown	13%	8%	\$9,037	\$9,511	\$15,830	N/A	62%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$7,727</b>	<b>\$9,740</b>	<b>\$15,124</b>	<b>N/A</b>	<b>68%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$24,868	MSA* Average Monthly Rent (1 Bedroom)	\$699
Books and Supplies	\$850	MSA* Average Monthly Rent (2 Bedroom)	\$861
Room and Board On Campus	\$8,200	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$435
Transportation and Other Expenses	\$3,210	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$37,128</b>	Monthly Medical Insurance (Institutional)	\$76
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$2,395,816	\$2,719
	AY 2005-06 SEOG	Grant	\$603,076	\$919
	AY 2005-06 Perkins	Loan	\$2,363,656	\$1,668
	AY 2005-06 Work Study	Work	\$816,842	\$1,491
	AY 2006-07 FFELP	Loan	\$48,347,437	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$4,923,483	\$3,124
	AY 2005-06 TEXAS Grant	Grant	\$592,031	\$3,632
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$27,638	\$9,213
	AY 2005-06 CAL	Loan	\$4,325,167	\$8,809
	AY 2005-06 BOT	Loan	\$584,838	\$4,061
Institutional	AY 2005-06	Grant	\$41,327,090	\$8,141

# Texas Christian University

P.O. Box 297012  
Fort Worth, TX 76129  
www.tcu.edu

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$403,151,841
Number of Loans:	84,035
Number of Student Borrowers:	23,791
Amount of Default Claims Paid:	\$18,702,777
Number of Defaulted Borrowers:	2,303

### FY 2007 Freshman TG Volume (by Texas Region)

Central	11%
East	0%
Gulf Coast	13%
Metroplex	35%
Panhandle	0%
Rio Grande	0%
West	8%
Out of State	32%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$17,125
Borrowers leaving school in FY 05:	\$17,125
Borrowers leaving school in FY 04:	\$17,000

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	1.8%	FY 2002	5%
FY 2004	2.7%	FY 2001	4%
FY 2003	3.1%	FY 2000	4%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,403	\$12,953,765	2,321	\$12,767,461	-3%	-1%
Sub Stafford	3,071	\$14,312,807	2,867	\$14,519,677	-7%	1%
Parent PLUS	1,263	\$21,577,413	939	\$16,349,044	-26%	-24%
Grad PLUS	7	\$72,115	52	\$757,628	643%	951%
<b>Total</b>	<b>6,744</b>	<b>\$48,916,100</b>	<b>6,179</b>	<b>\$44,393,810</b>	<b>-8%</b>	<b>-9%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$35,926,595 or 81% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
834140	TEXAS CHRISTIAN UNIVERSITY GRAD/PROF STUDENTS	1,171	\$9,795,178	1,073	\$8,349,856	-8%	-15%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,118	\$7,033,106	879	\$5,703,053	-21%	-19%
806746	BANK OF AMERICA, N.A.	273	\$1,715,024	657	\$4,969,808	141%	190%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	547	\$3,230,312	618	\$4,753,975	13%	47%
810883	FROST NATIONAL BANK	563	\$3,722,319	646	\$4,091,236	15%	10%
832733	BANK OF AMERICA	800	\$5,544,567	449	\$2,540,518	-44%	-54%
833733	COLLEGE LOAN CORP. TRUSTEE	208	\$1,656,425	256	\$1,954,128	23%	18%
826878	CITIBANK	123	\$1,119,411	182	\$1,451,865	48%	30%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	258	\$2,059,708	164	\$1,155,610	-36%	-44%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	229	\$2,015,354	122	\$956,546	-47%	-53%

\*Some schools have fewer than ten lenders.

# Texas College

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

## General Information

City: Tyler  
School Type: Four-Year Private  
Highest Degree Offered: Baccalaureate  
ED School Code: 003638  
TG School Suffix: 000  
Primary Phone: (903) 593-8311  
Financial Aid Phone: (903) 593-8311 x2278

## Leadership

President: Dr. Billy C. Hawkins  
Director of Financial Aid: Dr. Reggie Brazzle  
U.S. Rep.: Louie Gohmert (R-1st)  
State Sen.: Bob Deuell (R-2nd)  
State Rep.: Leo Berman (R-6th)

## Student Profile

Enrollment (Fall 2007): 774  
Change (Fall 2002-Fall 2007): 25%  
Percent Undergraduates (Fall 2007): 96%  
Female Enrollment (Fall 2007): 44%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 97%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	3%	N/A	\$9,186	N/A	N/A	N/A	N/A
African-American	87%	90%	\$4,814	\$5,262	\$4,852	N/A	33%
Hispanic	9%	9%	\$7,228	\$3,854	\$3,634	N/A	0%
Other/Unknown	1%	N/A	\$7,972	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$5,087</b>	<b>\$5,129</b>	<b>\$4,741</b>	<b>N/A</b>	<b>32%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$8,746	MSA* Average Monthly Rent (1 Bedroom)	\$592
Books and Supplies	\$1,450	MSA* Average Monthly Rent (2 Bedroom)	\$667
Room and Board On Campus	\$5,600	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$255
Transportation and Other Expenses	\$1,500	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$17,296</b>	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 2006-07 Pell Grants	Grant	\$1,868,877	\$2,938
	AY 2005-06 SEOG	Grant	\$359,531	\$2,009
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$158,302	\$838
	AY 2006-07 FFELP	Loan	\$4,828,729	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,199,811	\$2,870
	AY 2005-06 TEXAS Grant	Grant	\$48,216	\$3,214
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	\$5,129
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$963,214	N/A

# Texas College

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$25,088,692
Number of Loans:	10,326
Number of Student Borrowers:	4,105
Amount of Default Claims Paid:	\$6,958,652
Number of Defaulted Borrowers:	1,628

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$6,625
Borrowers leaving school in FY 05:	\$6,195
Borrowers leaving school in FY 04:	\$5,500

### FY 2007 Freshman TG Volume (by Texas Region)

Central	4%
East	19%
Gulf Coast	11%
Metroplex	55%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	11%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	14.9%	FY 2002	25.3%
FY 2004	10.9%	FY 2001	17.6%
FY 2003	12.5%	FY 2000	0%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	612	\$1,962,575	472	\$1,550,646	-23%	-21%
Sub Stafford	882	\$2,590,619	867	\$2,832,757	-2%	9%
Parent PLUS	222	\$1,222,609	97	\$598,823	-56%	-51%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,716</b>	<b>\$5,775,803</b>	<b>1,436</b>	<b>\$4,982,226</b>	<b>-16%</b>	<b>-14%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$4,497,821 or 90% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
806746	BANK OF AMERICA, N.A.	594	\$1,978,172	494	\$1,774,947	-17%	-10%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	424	\$1,429,243	144	\$522,273	-66%	-63%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	68	\$268,771	158	\$520,145	132%	94%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	70	\$288,512	148	\$473,629	111%	64%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	158	\$534,969	105	\$342,944	-34%	-36%
833418	WOODFOREST NATIONAL BANK	38	\$139,038	86	\$275,550	126%	98%
826878	CITIBANK	40	\$145,913	74	\$239,518	85%	64%
805090	CAPITAL ONE, N.A.	66	\$212,686	44	\$159,415	-33%	-25%
826884	CHASE/JPMORGAN CHASE BANK, N.A.	N/A	N/A	28	\$98,900	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	N/A	N/A	24	\$90,500	N/A	N/A

\*Some schools have fewer than ten lenders.

# Texas Lutheran University

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

## General Information

City: Seguin  
School Type: Four-Year Private  
Highest Degree Offered: Baccalaureate  
ED School Code: 003641  
TG School Suffix: 000  
Primary Phone: (830) 372-8000  
Financial Aid Phone: (830) 372-8075

## Leadership

President: Dr. Ann M. Svennungsen  
Financial Aid Director: Cathleen Wright  
U.S. Rep.: Henry Cuellar (D-28th)  
State Sen.: Jeff Wentworth (R-25th)  
State Rep.: Edmund Kuempel (R-44th)

## Student Profile

Enrollment (Fall 2007): 1,375  
Change (Fall 2002-Fall 2007): 1%  
Percent Undergraduates (Fall 2007): 99%  
Female Enrollment (Fall 2007): 52%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 96%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	65%	68%	\$8,382	\$4,393	\$8,151	N/A	55%
African-American	9%	9%	\$8,404	\$5,833	\$8,635	N/A	60%
Hispanic	19%	19%	\$8,665	\$5,336	\$7,985	N/A	53%
Other/Unknown	7%	4%	\$10,822	\$4,702	\$6,713	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$8,556</b>	<b>\$4,811</b>	<b>\$8,116</b>	<b>N/A</b>	<b>55%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$20,060	MSA* Average Monthly Rent (1 Bedroom)	\$632
Books and Supplies	\$800	MSA* Average Monthly Rent (2 Bedroom)	\$780
Room and Board On Campus	\$6,880	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$5,200	Average Monthly Child Care Expenses	\$331
Transportation and Other Expenses	\$1,900	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$29,640</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,120,285	\$2,726
	AY 2005-06 SEOG	Grant	\$326,303	\$1,365
	AY 2005-06 Perkins	Loan	\$547,979	\$1,497
	AY 2005-06 Work Study	Work	\$113,730	\$365
	AY 2006-07 FFELP	Loan	\$9,087,872	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,741,168	\$3,076
	AY 2005-06 TEXAS Grant	Grant	\$638,326	\$3,777
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$0	\$4,811
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$8,133,703	\$1,206

# Texas Lutheran University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$42,573,027
Number of Loans:	14,264
Number of Student Borrowers:	5,008
Amount of Default Claims Paid:	\$5,906,392
Number of Defaulted Borrowers:	922

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$3,719
Borrowers leaving school in FY 05:	\$6,013
Borrowers leaving school in FY 04:	\$9,625

### FY 2007 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 2005	3%	FY 2002	4.9%
FY 2004	4.6%	FY 2001	5.4%
FY 2003	3.8%	FY 2000	4.4%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	9	\$32,720	8	\$37,701	-11%	15%
Sub Stafford	6	\$21,530	4	\$11,799	-33%	-45%
Parent PLUS	11	\$115,206	8	\$78,698	-27%	-32%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>26</b>	<b>\$169,456</b>	<b>20</b>	<b>\$128,198</b>	<b>-23%</b>	<b>-24%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 8 lenders accounted for \$128,198 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	9	\$59,704	7	\$40,500	-22%	-32%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	2	\$27,351	5	\$35,398	150%	29%
834173	BANK OF NEW YORK ELT MRU FUNDING SPV	N/A	N/A	2	\$18,300	N/A	N/A
826878	CITIBANK	N/A	N/A	1	\$15,000	N/A	N/A
810883	FROST NATIONAL BANK	2	\$5,250	2	\$7,000	0%	33%
833617	EFSI/U.S. BANK, NA AS TRUSTEE	2	\$3,500	1	\$5,500	-50%	57%
832733	BANK OF AMERICA	N/A	N/A	1	\$3,500	N/A	N/A
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	N/A	N/A	1	\$3,000	N/A	N/A

\*Some schools have fewer than ten lenders.

# Texas Wesleyan University

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

## General Information

City: Fort Worth  
School Type: Four-Year Private  
Highest Degree Offered: First Professional  
ED School Code: 003645  
TG School Suffix: 000  
Primary Phone: (817) 531-4441  
Financial Aid Phone: (817) 531-4420

## Leadership

President: Dr. Harold Jeffcoat  
Director of Financial Aid: Shanna Hollis  
U.S. Rep.: Michael C. Burgess (R-26th)  
State Sen.: Kim Brimer (R-10th)  
State Rep.: Marc Veasey (D-95th)

## Student Profile

Enrollment (Fall 2007): 3,087  
Change (Fall 2002-Fall 2007): 18%  
Percent Undergraduates (Fall 2007): 53%  
Female Enrollment (Fall 2007): 60%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 67%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	59%	56%	\$8,706	\$3,847	\$12,922	N/A	10%
African-American	13%	15%	\$7,588	\$4,669	\$8,787	N/A	12%
Hispanic	13%	18%	\$8,617	\$4,661	\$9,119	N/A	2%
Other/Unknown	15%	11%	\$8,447	\$4,233	\$11,305	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$8,466</b>	<b>\$4,219</b>	<b>\$11,466</b>	<b>N/A</b>	<b>27%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$15,775	MSA* Average Monthly Rent (1 Bedroom)	\$699
Books and Supplies	\$928	MSA* Average Monthly Rent (2 Bedroom)	\$861
Room and Board On Campus	\$5,650	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$6,200	Average Monthly Child Care Expenses	\$435
Transportation and Other Expenses	\$2,799	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$25,152</b>	Monthly Medical Insurance (Institutional)	\$58

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,770,304	\$2,600
	AY 2005-06 SEOG	Grant	\$182,395	\$398
	AY 2005-06 Perkins	Loan	\$0	N/A
	AY 2005-06 Work Study	Work	\$220,000	\$1,594
	AY 2006-07 FFELP	Loan	\$39,078,677	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$2,839,336	\$2,800
	AY 2005-06 TEXAS Grant	Grant	\$266,290	\$3,859
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$59,500	\$14,875
	AY 2005-06 CAL	Loan	\$557,527	\$6,969
	AY 2005-06 BOT	Loan	\$75,889	\$3,794
Institutional	AY 2005-06	Grant	\$10,576,539	N/A

# Texas Wesleyan University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$301,076,141
Number of Loans:	56,208
Number of Student Borrowers:	14,101
Amount of Default Claims Paid:	\$21,190,961
Number of Defaulted Borrowers:	1,965

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$50,488
Borrowers leaving school in FY 05:	\$42,366
Borrowers leaving school in FY 04:	\$35,625

### FY 2007 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	0%
Metroplex	93%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	7%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	3.5%	FY 2002	6.4%
FY 2004	4%	FY 2001	5.6%
FY 2003	5.4%	FY 2000	6%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,270	\$15,775,093	2,576	\$18,847,456	13%	19%
Sub Stafford	2,277	\$12,357,876	2,419	\$13,748,892	6%	11%
Parent PLUS	45	\$364,778	45	\$347,139	0%	-5%
Grad PLUS	251	\$3,486,891	530	\$7,167,302	111%	106%
<b>Total</b>	<b>4,843</b>	<b>\$31,984,638</b>	<b>5,570</b>	<b>\$40,110,789</b>	<b>15%</b>	<b>25%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$31,751,365 or 79% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	798	\$4,704,126	999	\$6,759,651	25%	44%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	765	\$4,785,149	914	\$6,655,355	19%	39%
808851	ACCESS GROUP	944	\$7,922,733	690	\$6,472,628	-27%	-18%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	349	\$1,951,028	484	\$3,056,609	39%	57%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	269	\$1,577,682	366	\$2,533,641	36%	61%
810883	FROST NATIONAL BANK	334	\$1,634,093	445	\$2,223,752	33%	36%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	211	\$1,166,205	193	\$1,123,830	-9%	-4%
826878	CITIBANK	116	\$738,756	137	\$1,096,199	18%	48%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	60	\$664,590	108	\$934,321	80%	41%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	114	\$733,427	110	\$895,379	-4%	22%

\*Some schools have fewer than ten lenders.

# Trinity University

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

## General Information

City: San Antonio  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003647  
TG School Suffix: 000  
Primary Phone: (210) 999-7011  
Financial Aid Phone: (210) 999-8315

## Leadership

President: Dr. John Brazil  
Director of Financial Aid: Sean Smith  
U.S. Rep.: Charles A. Gonzalez (D-20th)  
State Sen.: Leticia R. Van de Putte (D-26th)  
State Rep.: Ruth Jones McClendon (D-120th)

## Student Profile

Enrollment (Fall 2007): 2,686  
Change (Fall 2002-Fall 2007): 2%  
Percent Undergraduates (Fall 2007): 92%  
Female Enrollment (Fall 2007): 55%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 99%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	61%	60%	\$5,388	\$10,293	\$14,150	N/A	77%
African-American	4%	5%	\$3,945	\$12,029	\$14,672	N/A	N/A
Hispanic	12%	15%	\$6,365	\$11,263	\$14,118	N/A	67%
Other/Unknown	24%	20%	\$5,196	\$10,929	\$13,180	N/A	73%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$5,471</b>	<b>\$10,661</b>	<b>\$13,984</b>	<b>N/A</b>	<b>75%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$25,022	MSA* Average Monthly Rent (1 Bedroom)	\$632
Books and Supplies	\$900	MSA* Average Monthly Rent (2 Bedroom)	\$780
Room and Board On Campus	\$9,115	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$331
Transportation and Other Expenses	\$1,500	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$36,537</b>	Monthly Medical Insurance (Institutional)	\$51

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$534,276	\$2,658
	AY 2005-06 SEOG	Grant	\$475,528	\$2,900
	AY 2005-06 Perkins	Loan	\$1,591,266	\$3,452
	AY 2005-06 Work Study	Work	\$448,396	\$1,068
	AY 2006-07 FFELP	Loan	\$12,430,226	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,721,656	\$3,267
	AY 2005-06 TEXAS Grant	Grant	\$411,936	\$3,850
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$21,715	\$21,715
	AY 2005-06 CAL	Loan	\$880,630	\$7,527
	AY 2005-06 BOT	Loan	\$373,952	\$3,936
Institutional	AY 2005-06	Grant	\$16,800,995	\$8,409

# Trinity University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$130,380,806
Number of Loans:	28,270
Number of Student Borrowers:	8,010
Amount of Default Claims Paid:	\$3,515,053
Number of Defaulted Borrowers:	508

### FY 2007 Freshman TG Volume (by Texas Region)

Central	36%
East	0%
Gulf Coast	0%
Metroplex	0%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	64%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$17,125
Borrowers leaving school in FY 05:	\$17,125
Borrowers leaving school in FY 04:	\$17,125

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	0.7%	FY 2002	1.2%
FY 2004	4%	FY 2001	1.5%
FY 2003	0.8%	FY 2000	0.8%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	818	\$3,676,484	589	\$2,963,525	-28%	-19%
Sub Stafford	984	\$3,720,275	761	\$3,089,945	-23%	-17%
Parent PLUS	570	\$7,721,523	340	\$4,475,275	-40%	-42%
Grad PLUS	2	\$10,087	11	\$131,977	450%	1208%
<b>Total</b>	<b>2,374</b>	<b>\$15,128,369</b>	<b>1,701</b>	<b>\$10,660,722</b>	<b>-28%</b>	<b>-30%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$7,585,726 or 71% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	571	\$3,072,911	401	\$2,298,621	-30%	-25%
810883	FROST NATIONAL BANK	407	\$2,454,303	275	\$1,550,631	-32%	-37%
833890	STUDENT LOAN XPRESS, INC.	99	\$796,437	87	\$625,360	-12%	-21%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	118	\$767,164	76	\$547,133	-36%	-29%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	127	\$672,533	104	\$546,354	-18%	-19%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	188	\$1,238,360	70	\$508,273	-63%	-59%
833079	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	233	\$1,630,698	64	\$434,628	-73%	-73%
826878	CITIBANK	57	\$323,339	70	\$421,575	23%	30%
833733	COLLEGE LOAN CORP. TRUSTEE	54	\$460,527	46	\$352,883	-15%	-23%
808732	CHASE-JPMORGAN CHASE BANK, N.A.	76	\$439,561	49	\$300,268	-36%	-32%

\*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	Asst. Dean 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 2007):	2,972	Female Enrollment (Fall 2007):	46%
Change (Fall 2002-Fall 2007):	-6%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	41%	Undergraduates Full-Time (Fall 2007):	97%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	56%	59%	\$11,369	N/A	\$8,905	N/A	70%
African-American	8%	13%	\$11,146	N/A	\$12,010	N/A	N/A
Hispanic	11%	15%	\$10,756	N/A	\$9,240	N/A	59%
Other/Unknown	25%	13%	\$11,409	N/A	\$8,477	N/A	64%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$11,257</b>	<b>N/A</b>	<b>\$9,328</b>	<b>N/A</b>	<b>66%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$23,267	MSA* Average Monthly Rent (1 Bedroom)	\$718
Books and Supplies	\$1,500	MSA* Average Monthly Rent (2 Bedroom)	\$871
Room and Board On Campus	\$7,615	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$439
Transportation and Other Expenses	\$3,100	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$35,482</b>	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 2006-07 Pell Grants	Grant	\$542,702	\$2,423
	AY 2005-06 SEOG	Grant	\$566,667	\$2,876
	AY 2005-06 Perkins	Loan	\$659,368	\$2,691
	AY 2005-06 Work Study	Work	\$324,164	\$1,192
	AY 2006-07 FFELP	Loan	\$14,749,634	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$888,070	\$3,010
	AY 2005-06 TEXAS Grant	Grant	\$107,593	\$3,260
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	\$4,055
	AY 2005-06 CAL	Loan	\$34,253	\$5,843
	AY 2005-06 BOT	Loan	\$93,256	\$4,055
Institutional	AY 2005-06	Grant	\$12,068,197	\$4,607

# University of Dallas

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$105,952,208
Number of Loans:	22,496
Number of Student Borrowers:	7,195
Amount of Default Claims Paid:	\$5,880,672
Number of Defaulted Borrowers:	644

### FY 2007 Freshman TG Volume (by Texas Region)

Central	0%
East	0%
Gulf Coast	0%
Metroplex	60%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	40%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$17,125
Borrowers leaving school in FY 05:	\$18,365
Borrowers leaving school in FY 04:	\$17,125

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	1%	FY 2002	3.4%
FY 2004	3.2%	FY 2001	1.5%
FY 2003	4.6%	FY 2000	4.6%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	837	\$5,978,054	876	\$6,297,207	5%	5%
Sub Stafford	1,110	\$6,033,946	1,147	\$6,469,562	3%	7%
Parent PLUS	169	\$1,995,041	122	\$1,477,857	-28%	-26%
Grad PLUS	4	\$36,668	14	\$109,986	250%	200%
<b>Total</b>	<b>2,120</b>	<b>\$14,043,709</b>	<b>2,159</b>	<b>\$14,354,612</b>	<b>2%</b>	<b>2%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$14,312,652 or 100% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1,762	\$11,270,527	1,904	\$12,230,627	8%	9%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	55	\$396,268	87	\$665,683	58%	68%
831455	STUDENT LOAN FUNDING, FBNA TRUSTEE	57	\$641,507	65	\$629,548	14%	-2%
830310	COLLEGE BOARD	1	\$1,000	40	\$295,645	3,900%	29,465%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	205	\$1,374,770	22	\$139,331	-89%	-90%
810612	REGIONS BANK	N/A	N/A	16	\$129,215	N/A	N/A
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	13	\$113,813	10	\$90,674	-23%	-20%
833908	STUDENT LOAN XPRESS, INC.	3	\$61,000	4	\$59,982	33%	-2%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1	\$7,000	2	\$50,000	100%	614%
831453	EDAMERICA	1	\$13,406	2	\$21,947	100%	64%

\*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 2007):	2,651	Female Enrollment (Fall 2007):	64%
Change (Fall 2002-Fall 2007):	0%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	94%	Undergraduates Full-Time (Fall 2007):	89%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	71%	73%	\$8,012	\$4,225	\$6,642	N/A	44%
African-American	12%	13%	\$9,506	\$4,196	\$7,104	N/A	30%
Hispanic	12%	12%	\$8,651	\$4,650	\$6,679	N/A	31%
Other/Unknown	4%	2%	\$8,208	\$3,980	\$6,715	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$8,311</b>	<b>\$4,271</b>	<b>\$6,709</b>	<b>N/A</b>	<b>41%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$17,700	MSA* Average Monthly Rent (1 Bedroom)	\$545
Books and Supplies	\$1,200	MSA* Average Monthly Rent (2 Bedroom)	\$692
Room and Board On Campus	\$4,700	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$221
Transportation and Other Expenses	\$3,372	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$26,972</b>	Monthly Medical Insurance (Institutional)	\$57

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

\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$2,165,113	\$2,535
	AY 2005-06 SEOG	Grant	\$276,847	\$1,730
	AY 2005-06 Perkins	Loan	\$275,100	\$3,439
	AY 2005-06 Work Study	Work	\$358,129	\$1,837
	AY 2006-07 FFELP	Loan	\$19,596,619	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$3,676,930	\$2,773
	AY 2005-06 TEXAS Grant	Grant	\$767,479	\$3,726
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$14,125	\$7,063
	AY 2005-06 CAL	Loan	\$254,807	\$5,791
	AY 2005-06 BOT	Loan	\$344,031	\$4,145
Institutional	AY 2005-06	Grant	\$6,080,438	N/A

# University of Mary Hardin-Baylor

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$160,756,312
Number of Loans:	48,897
Number of Student Borrowers:	14,447
Amount of Default Claims Paid:	\$12,088,428
Number of Defaulted Borrowers:	1,752

### FY 2007 Freshman TG Volume (by Texas Region)

Central	45%
East	0%
Gulf Coast	44%
Metroplex	11%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	0%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$17,125
Borrowers leaving school in FY 05:	\$17,125
Borrowers leaving school in FY 04:	\$17,125

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	3.7%	FY 2002	5.9%
FY 2004	3.5%	FY 2001	5.7%
FY 2003	3.4%	FY 2000	5.8%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,659	\$6,429,896	1,576	\$6,527,650	-5%	2%
Sub Stafford	2,092	\$8,300,424	2,021	\$8,918,846	-3%	7%
Parent PLUS	427	\$3,493,934	415	\$3,884,488	-3%	11%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>4,178</b>	<b>\$18,224,254</b>	<b>4,012</b>	<b>\$19,330,984</b>	<b>-4%</b>	<b>6%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$14,094,253 or 73% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	823	\$3,437,248	817	\$3,750,273	-1%	9%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	569	\$2,505,145	577	\$2,772,685	1%	11%
810819	FIRST NATIONAL BANK OF CENTRAL TEXAS	359	\$1,468,660	339	\$1,522,508	-6%	4%
810815	FIRST NATIONAL BANK TEXAS	385	\$1,605,719	266	\$1,287,918	-31%	-20%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	217	\$942,902	296	\$1,273,791	36%	35%
826878	CITIBANK	157	\$700,201	162	\$819,385	3%	17%
833890	STUDENT LOAN XPRESS, INC.	132	\$703,099	110	\$756,322	-17%	8%
828078	COMPASS BANK	220	\$899,666	146	\$675,283	-34%	-25%
810883	FROST NATIONAL BANK	151	\$617,583	138	\$629,953	-9%	2%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	169	\$760,882	118	\$606,135	-30%	-20%

\*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.:	Ellen Cohen (R-134th)
Primary Phone:	(713) 522-7911		
Financial Aid Phone:	(713) 525-2171		

## Student Profile

Enrollment (Fall 2007):	3,273	Female Enrollment (Fall 2007):	60%
Change (Fall 2002-Fall 2007):	-36%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	51%	Undergraduates Full-Time (Fall 2007):	79%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	38%	35%	\$7,453	\$4,279	\$10,417	N/A	48%
African-American	10%	12%	\$7,358	\$4,997	\$11,122	N/A	31%
Hispanic	24%	32%	\$7,670	\$5,065	\$9,393	N/A	56%
Other/Unknown	28%	21%	\$7,630	\$5,068	\$9,154	N/A	52%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$7,561</b>	<b>\$4,830</b>	<b>\$9,929</b>	<b>N/A</b>	<b>51%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$19,070	MSA* Average Monthly Rent (1 Bedroom)	\$702
Books and Supplies	\$1,030	MSA* Average Monthly Rent (2 Bedroom)	\$852
Room and Board On Campus	\$7,300	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$8,930	Average Monthly Child Care Expenses	\$421
Transportation and Other Expenses	\$3,506	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$30,906</b>	Monthly Medical Insurance (Institutional)	\$57

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,400,008	\$2,806
	AY 2005-06 SEOG	Grant	\$234,545	\$923
	AY 2005-06 Perkins	Loan	\$106,565	\$2,537
	AY 2005-06 Work Study	Work	\$125,709	\$2,245
	AY 2006-07 FFELP	Loan	\$14,046,638	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$2,042,331	\$2,691
	AY 2005-06 TEXAS Grant	Grant	\$381,884	\$3,182
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$48,572	\$24,286
	AY 2005-06 CAL	Loan	\$0	\$4,830
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$6,149,051	\$876

# University of St. Thomas

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$126,644,326
Number of Loans:	29,873
Number of Student Borrowers:	8,057
Amount of Default Claims Paid:	\$9,588,724
Number of Defaulted Borrowers:	999

### FY 2007 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 06:	\$19,500
Borrowers leaving school in FY 05:	\$16,124
Borrowers leaving school in FY 04:	\$14,841

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	3.4%	FY 2002	3.9%
FY 2004	4.3%	FY 2001	5.2%
FY 2003	2.4%	FY 2000	4.5%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,175	\$6,916,466	1,037	\$6,289,445	-12%	-9%
Sub Stafford	1,281	\$5,951,081	1,168	\$5,526,715	-9%	-7%
Parent PLUS	227	\$2,544,013	181	\$1,937,978	-20%	-24%
Grad PLUS	N/A	N/A	8	\$30,561	N/A	N/A
<b>Total</b>	<b>2,683</b>	<b>\$15,411,560</b>	<b>2,394</b>	<b>\$13,784,699</b>	<b>-11%</b>	<b>-11%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$11,646,893 or 84% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	670	\$3,915,800	566	\$3,291,569	-16%	-16%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	714	\$3,595,483	440	\$2,258,203	-38%	-37%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	60	\$426,572	179	\$1,137,585	198%	167%
809921	PNC BANK, N. A.	269	\$1,635,836	169	\$1,008,624	-37%	-38%
826878	CITIBANK	240	\$1,374,966	156	\$928,730	-35%	-32%
832733	BANK OF AMERICA	210	\$1,148,971	146	\$869,958	-30%	-24%
808732	CHASE-JPMORGAN CHASE BANK, N.A.	36	\$195,229	118	\$718,605	228%	268%
826079	BANK OF AMERICA	65	\$385,825	129	\$634,354	98%	64%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	45	\$349,562	67	\$448,088	49%	28%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	101	\$577,086	63	\$351,177	-38%	-39%

\*Some schools have fewer than ten lenders.

# University of the Incarnate Word

4301 Broadway - CPO #320  
San Antonio, TX 78209  
www.uiw.edu

## General Information

City: San Antonio  
School Type: Four-Year Private  
Highest Degree Offered: Doctorate  
ED School Code: 003578  
TG School Suffix: 000  
Primary Phone: (210) 829-6019  
Financial Aid Phone: (210) 805-1238

## Leadership

President: Dr. Louis J. Agnese, Jr.  
Director of Financial Aid: Amy Carcanagues  
U.S. Rep.: Charles A. Gonzalez (D-20th)  
State Sen.: Leticia R. Van de Putte (D-26th)  
State Rep.: Ruth Jones McClendon (D-120th)

## Student Profile

Enrollment (Fall 2007): 6,007  
Change (Fall 2002-Fall 2007): 41%  
Percent Undergraduates (Fall 2007): 82%  
Female Enrollment (Fall 2007): 67%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 64%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	23%	22%	\$8,632	\$3,555	\$7,163	N/A	47%
African-American	7%	8%	\$9,491	\$3,902	\$7,498	N/A	29%
Hispanic	51%	62%	\$8,862	\$4,234	\$6,896	N/A	45%
Other/Unknown	18%	8%	\$8,582	\$3,556	\$6,583	N/A	44%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$8,847</b>	<b>\$4,038</b>	<b>\$6,977</b>	<b>N/A</b>	<b>29%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$19,060	MSA* Average Monthly Rent (1 Bedroom)	\$632
Books and Supplies	\$1,000	MSA* Average Monthly Rent (2 Bedroom)	\$780
Room and Board On Campus	\$6,994	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$5,304	Average Monthly Child Care Expenses	\$331
Transportation and Other Expenses	\$2,430	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$29,484</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$4,262,573	\$2,454
	AY 2005-06 SEOG	Grant	\$587,123	\$1,888
	AY 2005-06 Perkins	Loan	\$556,572	\$3,058
	AY 2005-06 Work Study	Work	\$757,414	\$1,595
	AY 2006-07 FFELP	Loan	\$45,025,743	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$3,820,732	\$2,868
	AY 2005-06 TEXAS Grant	Grant	\$482,160	\$3,172
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$0	N/A
	AY 2005-06 CAL	Loan	\$25,981	\$4,038
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$9,716,047	N/A

# University of the Incarnate Word

4301 Broadway - CPO #320  
San Antonio, TX 78209  
www.uiw.edu

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$258,897,450
Number of Loans:	83,995
Number of Student Borrowers:	17,863
Amount of Default Claims Paid:	\$18,961,074
Number of Defaulted Borrowers:	2,196

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$21,000
Borrowers leaving school in FY 05:	\$19,375
Borrowers leaving school in FY 04:	\$20,109

### FY 2007 Freshman TG Volume (by Texas Region)

Central	69%
East	0%
Gulf Coast	13%
Metroplex	0%
Panhandle	0%
Rio Grande	5%
West	4%
Out of State	9%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	3.9%	FY 2002	2.9%
FY 2004	3.4%	FY 2001	3%
FY 2003	2.5%	FY 2000	4.2%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	5,396	\$19,918,599	5,189	\$21,035,752	-4%	6%
Sub Stafford	5,652	\$17,869,468	5,350	\$19,620,872	-5%	10%
Parent PLUS	207	\$1,999,715	354	\$3,955,090	71%	98%
Grad PLUS	20	\$272,936	121	\$1,618,928	505%	493%
<b>Total</b>	<b>11,275</b>	<b>\$40,060,718</b>	<b>11,014</b>	<b>\$46,230,642</b>	<b>-2%</b>	<b>15%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$36,179,515 or 78% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	1,632	\$5,952,163	1,528	\$6,424,898	-6%	8%
820682	SAN ANTONIO FEDERAL CREDIT UNION	1,350	\$4,654,830	1,599	\$6,302,918	18%	35%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,168	\$4,271,725	1,387	\$6,187,354	19%	45%
819590	SECURITY SERVICE FED CR UN	1,760	\$6,119,556	1,419	\$5,591,616	-19%	-9%
810883	FROST NATIONAL BANK	1,197	\$4,251,514	1,080	\$4,494,065	-10%	6%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	762	\$2,399,405	532	\$2,062,415	-30%	-14%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	480	\$1,699,940	356	\$1,488,656	-26%	-12%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	142	\$616,098	265	\$1,275,519	87%	107%
823291	FIRSTMARK CREDIT UNION	266	\$894,756	308	\$1,233,088	16%	38%
820718	INTERNATIONAL BANK OF COMMERCE	318	\$1,053,423	273	\$1,118,986	-14%	6%

\*Some schools have fewer than ten lenders.

# Wayland Baptist University

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

## General Information

City: Plainview  
School Type: Four-Year Private  
Highest Degree Offered: Master's  
ED School Code: 003663  
TG School Suffix: 000  
Primary Phone: (806) 291-1000  
Financial Aid Phone: (806) 291-3527

## Leadership

President: Dr. Paul Armes  
Director of Financial Aid: Karen Laquey  
U.S. Rep.: Randy Neugebauer (R-19th)  
State Sen.: Robert Duncan (R-28th)  
State Rep.: Joe Heflin (D-85th)

## Student Profile

Enrollment (Fall 2007): 4,046  
Change (Fall 2002-Fall 2007): -30%  
Percent Undergraduates (Fall 2007): 80%  
Female Enrollment (Fall 2007): 53%  
Texas Residents (Fall 2007): N/A  
Undergraduates Full-Time (Fall 2007): 30%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	55%	56%	\$3,849	\$2,969	\$6,067	N/A	38%
African-American	11%	12%	\$3,370	\$2,436	\$5,397	N/A	0%
Hispanic	21%	25%	\$3,397	\$3,389	\$5,616	N/A	30%
Other/Unknown	13%	7%	\$3,738	\$2,880	\$5,774	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$3,655</b>	<b>\$3,026</b>	<b>\$5,856</b>	<b>N/A</b>	<b>34%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$9,120	MSA* Average Monthly Rent (1 Bedroom)	\$468
Books and Supplies	\$1,200	MSA* Average Monthly Rent (2 Bedroom)	\$550
Room and Board On Campus	\$4,050	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	N/A	Average Monthly Child Care Expenses	\$391
Transportation and Other Expenses	\$2,600	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$16,970</b>	Monthly Medical Insurance (Institutional)	\$76

† See Description of Data Elements for explanation of Total \$.  
\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$2,273,323	\$2,151
	AY 2005-06 SEOG	Grant	\$150,606	\$548
	AY 2005-06 Perkins	Loan	\$104,918	\$2,385
	AY 2005-06 Work Study	Work	\$212,669	\$1,150
	AY 2006-07 FFELP	Loan	\$13,334,341	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$1,316,400	\$2,488
	AY 2005-06 TEXAS Grant	Grant	\$180,236	\$2,955
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$62,888	\$5,717
	AY 2005-06 CAL	Loan	\$1,512	\$3,026
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$2,334,927	N/A

# Wayland Baptist University

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$129,752,337
Number of Loans:	46,076
Number of Student Borrowers:	12,459
Amount of Default Claims Paid:	\$11,652,189
Number of Defaulted Borrowers:	1,719

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$13,206
Borrowers leaving school in FY 05:	\$14,125
Borrowers leaving school in FY 04:	\$13,612

### FY 2007 Freshman TG Volume (by Texas Region)

Central	29%
East	0%
Gulf Coast	1%
Metroplex	1%
Panhandle	62%
Rio Grande	0%
West	2%
Out of State	5%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	2.9%	FY 2002	4.9%
FY 2004	3%	FY 2001	4%
FY 2003	4.8%	FY 2000	5.7%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,080	\$7,732,201	2,163	\$8,316,377	4%	8%
Sub Stafford	1,944	\$5,981,279	1,928	\$6,405,957	-1%	7%
Parent PLUS	72	\$513,139	82	\$621,569	14%	21%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>4,096</b>	<b>\$14,226,619</b>	<b>4,173</b>	<b>\$15,343,903</b>	<b>2%</b>	<b>8%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$11,754,454 or 77% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833314	PLAINS CAPITAL BANK	1,128	\$3,919,457	1,034	\$3,687,622	-8%	-6%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	419	\$1,535,159	571	\$2,019,984	36%	32%
826079	BANK OF AMERICA	469	\$1,591,739	433	\$1,610,917	-8%	1%
810710	AMARILLO NATIONAL BANK	273	\$959,092	294	\$1,097,427	8%	14%
823864	HCSB, A STATE BANKING ASSOCIATION	246	\$824,112	207	\$729,943	-16%	-11%
820682	SAN ANTONIO FEDERAL CREDIT UNION	140	\$478,658	159	\$570,001	14%	19%
820680	RANDOLPH-BROOKS FEDERAL CREDIT UNION	85	\$295,702	138	\$561,735	62%	90%
834035	CITY BANK TEXAS	163	\$558,092	166	\$535,544	2%	-4%
826878	CITIBANK	116	\$377,422	120	\$487,032	3%	29%
810895	HERRING BANK	112	\$413,884	116	\$454,249	4%	10%

\*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	Director of Financial Aid:	Eric King
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Louie Gohmert (R-1st)
ED School Code:	003669	State Sen.:	Kevin Eltife (R-1st)
TG School Suffix:	000	State Rep.:	Bryan Hughes (R-5th)
Primary Phone:	(903) 927-3300		
Financial Aid Phone:	(903) 927-3291		

## Student Profile

Enrollment (Fall 2007):	922	Female Enrollment (Fall 2007):	59%
Change (Fall 2002-Fall 2007):	38%	Texas Residents (Fall 2007):	N/A
Percent Undergraduates (Fall 2007):	98%	Undergraduates Full-Time (Fall 2007):	90%

Ethnicity	% of Enrollment Fall 2007	% of Aid Recipients FY 2006	AY 2005-06 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	4%	1%	\$5,708	N/A	\$2,598	N/A	N/A
African-American	89%	96%	\$4,129	\$4,206	\$3,602	N/A	37%
Hispanic	4%	2%	\$3,010	\$4,020	\$4,815	N/A	0%
Other/Unknown	3%	1%	\$3,117	N/A	\$4,192	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>\$4,114</b>	<b>\$4,199</b>	<b>\$3,607</b>	<b>N/A</b>	<b>36%</b>

## Student Expenses - AY 2007-08 Budget Summary for Students

Resident Tuition and Fees	\$9,400	MSA* Average Monthly Rent (1 Bedroom)	\$444
Books and Supplies	\$270	MSA* Average Monthly Rent (2 Bedroom)	\$584
Room and Board On Campus	\$5,300	Monthly Low-Cost Food Average	\$225
Room and Board Off Campus	\$4,280	Average Monthly Child Care Expenses	\$255
Transportation and Other Expenses	\$1,676	Average Monthly Car Expenses	\$382
<b>Total †</b>	<b>\$16,646</b>	Monthly Medical Insurance (Institutional)	\$76
† See Description of Data Elements for explanation of Total \$.		* Metropolitan Statistical Area	

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2006-07 Pell Grants	Grant	\$1,703,543	\$2,849
	AY 2005-06 SEOG	Grant	\$302,462	\$1,699
	AY 2005-06 Perkins	Loan	\$75,744	\$2,525
	AY 2005-06 Work Study	Work	\$159,813	\$1,058
	AY 2006-07 FFELP	Loan	\$4,527,230	N/A
	AY 2006-07 Direct Loan	Loan	\$0	N/A
State	AY 2005-06 TEG	Grant	\$593,093	\$2,721
	AY 2005-06 TEXAS Grant	Grant	\$18,368	\$3,061
	AY 2005-06 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2005-06 HHL	Loan	\$4,469	\$4,469
	AY 2005-06 CAL	Loan	\$0	\$4,199
	AY 2005-06 BOT	Loan	\$0	N/A
Institutional	AY 2005-06	Grant	\$852,158	N/A

# Wiley College

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

## Borrowing Statistics

### TG Cumulative Statistics (Through 09/30/07)

Net Loan Volume:	\$18,851,155
Number of Loans:	6,884
Number of Student Borrowers:	2,646
Amount of Default Claims Paid:	\$2,544,291
Number of Defaulted Borrowers:	693

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 06:	\$3,313
Borrowers leaving school in FY 05:	\$7,304
Borrowers leaving school in FY 04:	\$7,524

### FY 2007 Freshman TG Volume (by Texas Region)

Central	0%
East	22%
Gulf Coast	26%
Metroplex	14%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	38%

## Default Information

### U.S. Department of Education Cohort Default Rates

FY 2005	9.7%	FY 2002	6%
FY 2004	14.8%	FY 2001	6.5%
FY 2003	5.9%	FY 2000	10.1%

## Volume Information

### Gross Loan Volume by Program Type and Fiscal Year

Program	FY 2006		FY 2007		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	452	\$1,349,692	556	\$1,944,920	23%	44%
Sub Stafford	665	\$2,023,824	737	\$2,487,479	11%	23%
Parent PLUS	82	\$479,433	37	\$295,592	-55%	-38%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,199</b>	<b>\$3,852,949</b>	<b>1,330</b>	<b>\$4,727,991</b>	<b>11%</b>	<b>23%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2006 v. FY 2007)

The top 10 lenders accounted for \$4,057,946 or 86% of the school's total FY 2007 guarantees.

Lender Code	Lender	FY 2006		FY 2007		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	152	\$471,851	494	\$1,671,920	225%	254%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	598	\$1,948,342	326	\$1,176,408	-45%	-40%
833418	WOODFOREST NATIONAL BANK	N/A	N/A	96	\$297,231	N/A	N/A
833305	BANK OF TEXAS	24	\$92,575	53	\$184,046	121%	99%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	40	\$113,979	42	\$165,995	5%	46%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	52	\$157,426	34	\$147,686	-35%	-6%
800097	REGIONS BANK	64	\$196,460	33	\$118,002	-48%	-40%
831929	WOODFOREST NATIONAL BANK	31	\$109,684	26	\$107,180	-16%	-2%
826884	CHASE/JPMORGAN CHASE BANK, N.A.	N/A	N/A	26	\$106,178	N/A	N/A
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	N/A	N/A	15	\$83,300	N/A	N/A

\*Some schools have fewer than ten lenders.