

# Abilene Christian University

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

General Information		Leadership	
City:	Abilene	President:	Dr. Royce L. Money
School Type:	Four-Year Private	Director of Student Financial Services:	Michael Lewis
Highest Degree Offered:	Doctorate	U.S. Rep.:	Randy Neugebauer (R-19th)
ED School Code:	003537	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Susan King (R-71st)
Primary Phone:	(888) 588-6083		
Financial Aid Phone:	(325) 674-2300		

## Student Profile

Enrollment (Fall 2008):	4,669	Female Enrollment (Fall 2008):	55%
Change (Over Last Five Years):	0%	Texas Residents (Fall 2008):	76%
Percent Undergraduates (Fall 2008):	84%	Undergraduates Full-Time (Fall 2008):	93%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	77%	78%	N/A	\$8,560	\$9,969	N/A	61%
African-American	8%	10%	N/A	\$10,428	\$9,055	N/A	24%
Hispanic	6%	5%	N/A	\$9,173	\$9,488	N/A	58%
Other/Unknown	10%	7%	N/A	N/A	\$9,868	N/A	30%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$9,841</b>	<b>N/A</b>	<b>57%</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 2008-09 Pell Grants	Grant	\$2,915,544	\$3,176
	AY 2008-09 SEOG	Grant	\$395,664	\$2,569
	AY 2008-09 Perkins	Loan	\$226,500	\$2,078
	AY 2008-09 Work Study	Work	\$521,605	\$1,282
	AY 2008-09 FFELP	Loan	\$30,966,837	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$3,968,694	\$3,098
	AY 2007-08 TEXAS Grant	Grant	\$265,081	\$2,945
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$20,106	\$20,106
	AY 2007-08 CAL	Loan	\$2,654,233	\$10,575
	AY 2007-08 BOT	Loan	\$1,060,630	\$4,843
Institutional	AY 2006-07	Grant	\$0	N/A

# Abilene Christian University

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

## Borrowing Statistics

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

Net Loan Volume:	\$342,279,602
Number of Loans:	97,934
Number of Student Borrowers:	24,087
Amount of Default Claims Paid:	\$27,307,096
Number of Defaulted Borrowers:	3,126

### FY 2009 Freshman TG Volume (by Texas Region)

Central	19%
East	2%
Gulf Coast	7%
Metroplex	29%
Panhandle	26%
Rio Grande	1%
West	2%
Out of State	13%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$19,772
Borrowers leaving school in FY 07:	\$19,874
Borrowers leaving school in FY 06:	\$19,750

## Default Information

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

FY 2007	3.7%	FY 2004	2.7%
FY 2006	1.9%	FY 2003	2.3%
FY 2005	2.4%	FY 2002	3.1%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	4,467	\$16,177,358	4,248	\$17,601,422	-5%	9%
Sub Stafford	3,072	\$12,857,460	3,190	\$13,649,145	4%	6%
Parent PLUS	456	\$4,811,242	429	\$4,946,088	-6%	3%
Grad PLUS	31	\$186,774	56	\$301,568	81%	61%
<b>Total</b>	<b>8,026</b>	<b>\$34,032,834</b>	<b>7,923</b>	<b>\$36,498,223</b>	<b>-1%</b>	<b>7%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$31,258,202 or 86% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A.	3,785	\$16,678,974	4,624	\$18,421,683	22%	10%
826878	CITIBANK	662	\$3,122,909	1,026	\$4,222,523	55%	35%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	342	\$2,066,461	503	\$2,584,519	47%	25%
821016	TEXASBANK	122	\$505,451	581	\$2,075,045	376%	311%
832733	BANK OF AMERICA	405	\$1,897,180	331	\$1,700,716	-18%	-10%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	128	\$833,939	179	\$991,944	40%	19%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	180	\$949,034	110	\$608,248	-39%	-36%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	27	\$204,400	46	\$258,316	70%	26%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	53	\$311,625	34	\$200,636	-36%	-36%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	34	\$252,068	39	\$194,572	15%	-23%

\*Some schools have fewer than ten lenders.

# Amberton University

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

General Information		Leadership	
City:	Garland	President:	Dr. Melinda Reagan
School Type:	Four-Year Private	Vice President for Administrative Services:	Brent Bradshaw
Highest Degree Offered:	Master's	U.S. Rep.:	Jeb Hensarling (R-5th)
ED School Code:	022594	State Sen.:	John Carona (R-16th)
TG School Suffix:	000	State Rep.:	Allen Vaught (R-107th)
Primary Phone:	(972) 279-6511 xext 1		
Financial Aid Phone:	na		

## Student Profile

Enrollment (Fall 2008):	1,562	Female Enrollment (Fall 2008):	65%
Change (Over Last Five Years):	-2%	Texas Residents (Fall 2008):	86%
Percent Undergraduates (Fall 2008):	29%	Undergraduates Full-Time (Fall 2008):	53%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	55%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	29%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	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 2008-09 Pell Grants	Grant	\$0	N/A
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$0	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Amberton University

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

## Borrowing Statistics

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

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 08:	N/A
Borrowers leaving school in FY 07:	N/A
Borrowers leaving school in FY 06:	\$17,395

### FY 2009 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 2007	N/A	FY 2004	N/A
FY 2006	N/A	FY 2003	N/A
FY 2005	N/A	FY 2002	N/A

## Volume Information

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

Program	FY 2008		FY 2009		% 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 2008 v. FY 2009)

This institution had no TG guarantee volume during FY 2008.

Lender Code	Lender	FY 2008		FY 2009		% 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.edu

General Information		Leadership	
City:	Arlington	President:	Dr. D.L. Moody
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.:	Wendy Davis (D-10th)
TG School Suffix:	000	State Rep.:	Diane Patrick (R-94th)
Primary Phone:	(817) 461-8741		
Financial Aid Phone:	na		

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	76%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	46%	N/A	N/A	N/A	N/A	N/A	4%
African-American	5%	N/A	N/A	N/A	N/A	N/A	0%
Hispanic	10%	N/A	N/A	N/A	N/A	N/A	7%
Other/Unknown	39%	N/A	N/A	N/A	N/A	N/A	9%
<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>5%</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 2008-09 Pell Grants	Grant	\$181,982	\$2,889
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$483,415	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Arlington Baptist College

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

## Borrowing Statistics

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

Net Loan Volume:	\$8,730,696
Number of Loans:	4,055
Number of Student Borrowers:	1,132
Amount of Default Claims Paid:	\$2,239,147
Number of Defaulted Borrowers:	330

### FY 2009 Freshman TG Volume (by Texas Region)

Central	6%
East	0%
Gulf Coast	0%
Metroplex	49%
Panhandle	16%
Rio Grande	0%
West	0%
Out of State	29%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$13,688
Borrowers leaving school in FY 07:	\$13,794
Borrowers leaving school in FY 06:	\$10,845

## Default Information

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

FY 2007	7.8%	FY 2004	16.9%
FY 2006	11.8%	FY 2003	14.7%
FY 2005	9.5%	FY 2002	12.9%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	159	\$260,151	117	\$199,760	-26%	-23%
Sub Stafford	197	\$352,872	169	\$305,335	-14%	-13%
Parent PLUS	N/A	N/A	1	\$5,000	N/A	N/A
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>356</b>	<b>\$613,023</b>	<b>287</b>	<b>\$510,095</b>	<b>-19%</b>	<b>-17%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$610,223 or 120% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
830400	COLONIAL SAVINGS, F. A.	N/A	N/A	97	\$171,515	N/A	N/A
828078	COMPASS BANK	N/A	N/A	70	\$137,597	N/A	N/A
827985	COMPASS BANK FKA STATE NATIONAL BANK	2	\$4,280	47	\$82,170	2,250%	1,820%
833252	LEGACYTEXAS BANK	N/A	N/A	37	\$59,278	N/A	N/A
833652	FIRST NATIONAL BANK-WICHITA FALLS	N/A	N/A	41	\$58,271	N/A	N/A
833443	COMPASS BANK	2	\$4,860	30	\$56,255	1,400%	1,058%
810785	LEGEND BANK	N/A	N/A	11	\$15,620	N/A	N/A
826423	NORTHSTAR BANK OF TEXAS	N/A	N/A	12	\$12,847	N/A	N/A
831606	FIRST CONVENIENCE BANK	N/A	N/A	6	\$12,775	N/A	N/A
810883	FROST NATIONAL BANK	203	\$350,341	3	\$3,895	-99%	-99%

\*Some schools have fewer than ten lenders.

# Austin College

900 N. Grand Avenue  
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) 813-2000  
Financial Aid Phone: (903) 813-2900

## Leadership

President: Dr. Marjorie Hass  
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 2008): 1,298  
Change (Over Last Five Years): -5%  
Percent Undergraduates (Fall 2008): 97%  
Female Enrollment (Fall 2008): 56%  
Texas Residents (Fall 2008): 90%  
Undergraduates Full-Time (Fall 2008): 99%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	70%	72%	N/A	\$13,747	\$14,126	N/A	74%
African-American	2%	3%	N/A	\$16,240	\$12,196	N/A	80%
Hispanic	9%	9%	N/A	\$15,450	\$14,509	N/A	81%
Other/Unknown	19%	16%	N/A	N/A	\$12,718	N/A	69%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$13,879</b>	<b>N/A</b>	<b>78%</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 2008-09 Pell Grants	Grant	\$878,361	\$3,431
	AY 2008-09 SEOG	Grant	\$332,449	\$1,409
	AY 2008-09 Perkins	Loan	\$395,938	\$3,142
	AY 2008-09 Work Study	Work	\$292,855	\$1,230
	AY 2008-09 FFELP	Loan	\$7,459,842	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,763,298	\$3,548
	AY 2007-08 TEXAS Grant	Grant	\$3,331	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$3,500	\$3,500
	AY 2007-08 CAL	Loan	\$622,292	\$9,878
	AY 2007-08 BOT	Loan	\$188,172	\$4,952
Institutional	AY 2006-07	Grant	\$0	N/A

# Austin College

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

## Borrowing Statistics

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

Net Loan Volume:	\$27,289,257
Number of Loans:	10,026
Number of Student Borrowers:	4,256
Amount of Default Claims Paid:	\$3,438,843
Number of Defaulted Borrowers:	671

### FY 2009 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 08:	\$2,625
Borrowers leaving school in FY 07:	\$2,625
Borrowers leaving school in FY 06:	\$2,625

## Default Information

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

FY 2007	1.2%	FY 2004	2.5%
FY 2006	0.2%	FY 2003	3.4%
FY 2005	1.4%	FY 2002	2.7%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	6	\$20,500	4	\$16,880	-33%	-18%
Sub Stafford	5	\$16,250	1	\$3,708	-80%	-77%
Parent PLUS	2	\$17,132	2	\$18,465	0%	8%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>13</b>	<b>\$53,882</b>	<b>7</b>	<b>\$39,053</b>	<b>-46%</b>	<b>-28%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 5 lenders accounted for \$53,882 or 138% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	1	\$9,618	4	\$28,500	300%	196%
833443	COMPASS BANK	N/A	N/A	3	\$10,632	N/A	N/A
810895	HERRING BANK	N/A	N/A	4	\$9,250	N/A	N/A
812089	TX HIGHER EDUCATION COORDINATING BOARD	N/A	N/A	1	\$3,500	N/A	N/A
822312	TEXANS CREDIT UNION	N/A	N/A	1	\$2,000	N/A	N/A

\*Some schools have fewer than ten lenders.

# Austin Graduate School of Theology

7640 Guadalupe St  
Austin, TX 78752  
www.austingrad.edu

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

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	37%	Undergraduates Full-Time (Fall 2008):	9%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	55%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	29%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	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 2008-09 Pell Grants	Grant	\$30,250	\$2,521
	AY 2008-09 SEOG	Grant	\$6,200	\$344
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$7,022	\$1,756
	AY 2008-09 FFELP	Loan	\$155,000	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Austin Graduate School of Theology

7640 Guadalupe St  
Austin, TX 78752  
www.austingrad.edu

## Borrowing Statistics

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

Net Loan Volume:	\$1,315,175
Number of Loans:	467
Number of Student Borrowers:	115
Amount of Default Claims Paid:	\$42,306
Number of Defaulted Borrowers:	9

### FY 2009 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 08:	\$13,046
Borrowers leaving school in FY 07:	\$18,067
Borrowers leaving school in FY 06:	\$18,588

## Default Information

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

FY 2007	5.5%	FY 2004	0%
FY 2006	2.8%	FY 2003	5.2%
FY 2005	0%	FY 2002	7.6%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	28	\$62,697	27	\$67,376	-4%	7%
Sub Stafford	36	\$89,779	39	\$101,334	8%	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>64</b>	<b>\$152,476</b>	<b>66</b>	<b>\$168,710</b>	<b>3%</b>	<b>11%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 9 lenders accounted for \$152,476 or 90% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	13	\$27,290	36	\$82,990	177%	204%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	10	\$22,900	12	\$28,999	20%	27%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	10	\$30,375	4	\$9,250	-60%	-70%
823584	BANK OF LAKE MILLS ATTN SLXPRESS	4	\$18,500	2	\$9,250	-50%	-50%
826878	CITIBANK	2	\$6,000	2	\$7,500	0%	25%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	8	\$8,150	3	\$5,750	-63%	-29%
832733	BANK OF AMERICA	5	\$10,055	2	\$3,112	-60%	-69%
812089	TX HIGHER EDUCATION COORDINATING BOARD	1	\$1,510	2	\$3,000	100%	99%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	9	\$26,375	1	\$2,625	-89%	-90%

\*Some schools have fewer than ten lenders.

# Austin Presbyterian Theological Seminary

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

General Information		Leadership	
City:	Austin	President:	Rev. Theodore J. Wardlaw
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Doctorate		Glenna Balch
ED School Code:	003544	U.S. Rep.:	Lamar Smith (R-21st)
TG School Suffix:	000	State Sen.:	Kirk Watson (D-14th)
Primary Phone:	(512) 404-4800	State Rep.:	Elliott Naishtat (D-49th)
Financial Aid Phone:	512-404-4828		

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	0%	Undergraduates Full-Time (Fall 2008):	0%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	70%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	2%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	9%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	19%	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 2008-09 Pell Grants	Grant	\$0	N/A
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$560,352	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Austin Presbyterian Theological Seminary

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

## Borrowing Statistics

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

Net Loan Volume:	\$6,477,056
Number of Loans:	1,208
Number of Student Borrowers:	403
Amount of Default Claims Paid:	\$219,096
Number of Defaulted Borrowers:	19

### FY 2009 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 08:	\$14,000
Borrowers leaving school in FY 07:	\$18,500
Borrowers leaving school in FY 06:	\$19,450

## Default Information

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

FY 2007	0%	FY 2004	0%
FY 2006	0%	FY 2003	0%
FY 2005	0%	FY 2002	0%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	34	\$195,721	39	\$269,381	15%	38%
Sub Stafford	43	\$279,389	45	\$292,141	5%	5%
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>77</b>	<b>\$475,110</b>	<b>84</b>	<b>\$561,522</b>	<b>9%</b>	<b>18%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$487,610 or 87% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	39	\$245,669	50	\$320,462	28%	30%
832733	BANK OF AMERICA	12	\$77,409	7	\$51,127	-42%	-34%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	4	\$26,309	5	\$40,059	25%	52%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1	\$3,000	4	\$29,316	300%	877%
826878	CITIBANK	8	\$55,500	3	\$12,990	-63%	-77%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	3	\$15,132	2	\$12,000	-33%	-21%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	10	\$49,568	2	\$7,000	-80%	-86%
830445	AGGIELAND C. U. BRANCH OF GREATER TEXAS F.C.U.	N/A	N/A	2	\$6,656	N/A	N/A
833617	EFSL/U.S. BANK, NA AS TRUSTEE	7	\$44,500	1	\$5,500	-86%	-88%
823584	BANK OF LAKE MILLS ATTN SLXPRESS	4	\$34,025	1	\$2,500	-75%	-93%

\*Some schools have fewer than ten lenders.

# Baptist Missionary Association Theological Seminary

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

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

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	55%	Undergraduates Full-Time (Fall 2008):	23%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	55%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	29%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	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 2008-09 Pell Grants	Grant	\$16,570	\$2,762
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$27,265	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Baptist Missionary Association Theological Seminary

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

## Borrowing Statistics

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

Net Loan Volume:	\$504,773
Number of Loans:	152
Number of Student Borrowers:	71
Amount of Default Claims Paid:	\$163,038
Number of Defaulted Borrowers:	10

### FY 2009 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 08:	\$15,477
Borrowers leaving school in FY 07:	\$8,290
Borrowers leaving school in FY 06:	\$14,000

## Default Information

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

FY 2007	0%	FY 2004	0%
FY 2006	0%	FY 2003	N/A
FY 2005	0%	FY 2002	N/A

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	8	\$16,320	3	\$8,800	-63%	-46%
Sub Stafford	7	\$19,370	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>15</b>	<b>\$35,690</b>	<b>3</b>	<b>\$8,800</b>	<b>-80%</b>	<b>-75%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 3 lenders accounted for \$35,690 or 406% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	8	\$17,995	13	\$31,090	63%	73%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	N/A	N/A	1	\$3,800	N/A	N/A
828341	COMPASS BANK FKA TEXAS STATE BANK	N/A	N/A	1	\$800	N/A	N/A

\*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:	Kenneth W. Starr
School Type:	Four-Year Private	Assistant VP for Student Financial Services:	Gary Lamm
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) 710-1011		
Financial Aid Phone:	(254) 710-2611		

## Student Profile

Enrollment (Fall 2008):	14,541	Female Enrollment (Fall 2008):	56%
Change (Over Last Five Years):	4%	Texas Residents (Fall 2008):	80%
Percent Undergraduates (Fall 2008):	84%	Undergraduates Full-Time (Fall 2008):	98%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	71%	66%	N/A	\$11,788	\$14,567	N/A	73%
African-American	7%	11%	N/A	\$13,750	\$14,140	N/A	72%
Hispanic	10%	13%	N/A	\$12,266	\$14,108	N/A	58%
Other/Unknown	12%	11%	N/A	N/A	\$12,662	N/A	71%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$14,262</b>	<b>N/A</b>	<b>72%</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 2008-09 Pell Grants	Grant	\$7,438,229	\$3,340
	AY 2008-09 SEOG	Grant	\$1,104,496	\$560
	AY 2008-09 Perkins	Loan	\$875,850	\$3,546
	AY 2008-09 Work Study	Work	\$3,082,726	\$1,603
	AY 2008-09 FFELP	Loan	\$81,299,245	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$12,483,805	\$3,379
	AY 2007-08 TEXAS Grant	Grant	\$426,376	\$3,067
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$49,500	\$9,900
	AY 2007-08 CAL	Loan	\$5,840,424	\$14,528
	AY 2007-08 BOT	Loan	\$768,120	\$5,020
Institutional	AY 2006-07	Grant	\$0	N/A

# Baylor University

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

## Borrowing Statistics

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

Net Loan Volume:	\$886,721,665
Number of Loans:	209,973
Number of Student Borrowers:	50,162
Amount of Default Claims Paid:	\$41,944,250
Number of Defaulted Borrowers:	4,334

### FY 2009 Freshman TG Volume (by Texas Region)

Central	23%
East	4%
Gulf Coast	25%
Metroplex	26%
Panhandle	3%
Rio Grande	3%
West	2%
Out of State	15%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$17,935
Borrowers leaving school in FY 07:	\$17,125
Borrowers leaving school in FY 06:	\$18,095

## Default Information

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

FY 2007	2.7%	FY 2004	1.2%
FY 2006	2.2%	FY 2003	1.6%
FY 2005	1.8%	FY 2002	2%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	6,892	\$29,419,448	8,755	\$35,387,930	27%	20%
Sub Stafford	6,992	\$32,160,847	7,709	\$35,714,835	10%	11%
Parent PLUS	1,030	\$16,034,680	1,214	\$18,217,796	18%	14%
Grad PLUS	370	\$5,355,911	569	\$7,655,664	54%	43%
<b>Total</b>	<b>15,284</b>	<b>\$82,970,886</b>	<b>18,247</b>	<b>\$96,976,225</b>	<b>19%</b>	<b>17%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$67,700,785 or 70% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	3,522	\$18,121,209	4,181	\$19,723,420	19%	9%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,804	\$10,377,751	2,856	\$15,188,643	58%	46%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	600	\$4,231,844	1,588	\$10,023,131	165%	137%
826878	CITIBANK	542	\$3,392,736	1,276	\$6,765,390	135%	99%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	583	\$3,249,179	924	\$5,154,574	58%	59%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	311	\$2,826,364	324	\$2,462,849	4%	-13%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	1	\$5,500	495	\$2,450,090	49,400%	44,447%
810819	FIRST NATIONAL BANK OF CENTRAL TEXAS	220	\$1,130,739	477	\$2,369,681	117%	110%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	210	\$1,354,798	327	\$1,936,313	56%	43%
828078	COMPASS BANK	157	\$934,812	361	\$1,626,694	130%	74%

\*Some schools have fewer than ten lenders.

# College of Biblical Studies-Houston

7000 Regency Square Blvd  
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) 252-4658

## Leadership

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

## Student Profile

Enrollment (Fall 2008): N/A      Female Enrollment (Fall 2008): N/A  
Change (Over Last Five Years): N/A      Texas Residents (Fall 2008): N/A  
Percent Undergraduates (Fall 2008): 100%      Undergraduates Full-Time (Fall 2008): 94%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	88%	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	10%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	N/A	N/A	N/A	N/A	N/A	N/A
<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 2008-09 Pell Grants	Grant	\$339,432	\$1,962
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$1,142,207	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# College of Biblical Studies-Houston

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

## Borrowing Statistics

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

Net Loan Volume:	\$6,979,608
Number of Loans:	2,600
Number of Student Borrowers:	1,066
Amount of Default Claims Paid:	\$350,747
Number of Defaulted Borrowers:	71

### FY 2009 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 08:	\$10,005
Borrowers leaving school in FY 07:	\$7,399
Borrowers leaving school in FY 06:	\$6,876

## Default Information

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

FY 2007	6.4%	FY 2004	2.2%
FY 2006	9.4%	FY 2003	0%
FY 2005	6.8%	FY 2002	0%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	172	\$424,811	152	\$441,605	-12%	4%
Sub Stafford	324	\$943,771	249	\$856,295	-23%	-9%
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>496</b>	<b>\$1,368,582</b>	<b>401</b>	<b>\$1,297,900</b>	<b>-19%</b>	<b>-5%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$1,364,592 or 105% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807807	CHASE/JPMORGAN CHASE BANK, N.A.	530	\$1,371,727	372	\$949,222	-30%	-31%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	54	\$187,546	N/A	N/A
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	N/A	N/A	20	\$73,902	N/A	N/A
808959	KEYBANK	N/A	N/A	12	\$38,778	N/A	N/A
824206	CHASE/JPMORGAN CHASE BANK, N.A.	21	\$55,031	10	\$36,954	-52%	-33%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	N/A	N/A	9	\$32,719	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	N/A	N/A	6	\$18,868	N/A	N/A
833617	EFSI/U.S. BANK, NA AS TRUSTEE	1	\$777	5	\$12,110	400%	1,459%
811925	CHASE/JPMORGAN CHASE BANK, N.A.	1	\$3,500	4	\$9,257	300%	164%
828078	COMPASS BANK	N/A	N/A	2	\$5,236	N/A	N/A

\*Some schools have fewer than ten lenders.

# College of St. Thomas More

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

General Information		Leadership	
City:	Fort Worth	Chancellor:	Dr. James Patrick
School Type:	Four-Year Private	Financial Aid Officer:	
Highest Degree Offered:	Baccalaureate		Corky Swanson
ED School Code:	031894	U.S. Rep.:	Kay Granger (R-12th)
TG School Suffix:	000	State Sen.:	Wendy Davis (D-10th)
Primary Phone:	(817) 923-8459	State Rep.:	Mark Shelton (R-97th)
Financial Aid Phone:	(325) 673-1934		

## Student Profile

Enrollment (Fall 2008):	81	Female Enrollment (Fall 2008):	35%
Change (Over Last Five Years):	65%	Texas Residents (Fall 2008):	47%
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	75%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	88%	100%	N/A	\$7,443	\$6,122	N/A	N/A
African-American	3%	0%	N/A	N/A	N/A	N/A	N/A
Hispanic	10%	0%	N/A	N/A	N/A	N/A	N/A
Other/Unknown	0%	0%	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$6,372</b>	<b>N/A</b>	<b>N/A</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 2008-09 Pell Grants	Grant	\$36,911	\$3,356
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$61,750	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$54,964	\$3,664
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# College of St. Thomas More

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

## Borrowing Statistics

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

Net Loan Volume:	\$523,428
Number of Loans:	137
Number of Student Borrowers:	48
Amount of Default Claims Paid:	\$57,798
Number of Defaulted Borrowers:	4

### FY 2009 Freshman TG Volume (by Texas Region)

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

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	N/A
Borrowers leaving school in FY 07:	\$3,312
Borrowers leaving school in FY 06:	\$6,125

## Default Information

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

FY 2007	8.3%	FY 2004	0%
FY 2006	4.3%	FY 2003	0%
FY 2005	0%	FY 2002	N/A

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	6	\$28,000	2	\$8,000	-67%	-71%
Sub Stafford	12	\$45,750	5	\$18,500	-58%	-60%
Parent PLUS	1	\$12,000	1	\$12,000	0%	0%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>19</b>	<b>\$85,750</b>	<b>8</b>	<b>\$38,500</b>	<b>-58%</b>	<b>-55%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 2 lenders accounted for \$85,750 or 223% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A.	21	\$85,687	13	\$56,750	-38%	-34%
821359	FRANKLIN BANK FKA FIRST NATIONAL BANK OF BRYAN	N/A	N/A	6	\$29,000	N/A	N/A

\*Some schools have fewer than ten lenders.

# Concordia University Texas

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

General Information		Leadership	
City:	Austin	President:	Dr. Thomas E. Cedel
School Type:	Four-Year Private	Director, Student Financial Services:	Cathy Schryer
Highest Degree Offered:	Master's	U.S. Rep.:	Lamar Smith (R-21st)
ED School Code:	003557	State Sen.:	Kirk Watson (D-14th)
TG School Suffix:	000	State Rep.:	Elliott Naishtat (D-49th)
Primary Phone:	(512) 313-3000		
Financial Aid Phone:	(512) 313-4671		

## Student Profile

Enrollment (Fall 2008):	2,260	Female Enrollment (Fall 2008):	69%
Change (Over Last Five Years):	95%	Texas Residents (Fall 2008):	96%
Percent Undergraduates (Fall 2008):	52%	Undergraduates Full-Time (Fall 2008):	76%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	51%	49%	N/A	\$6,668	\$8,605	N/A	26%
African-American	17%	17%	N/A	\$4,409	\$9,377	N/A	20%
Hispanic	17%	21%	N/A	\$4,581	\$8,722	N/A	43%
Other/Unknown	14%	13%	N/A	N/A	\$9,383	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,876</b>	<b>N/A</b>	<b>27%</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 2008-09 Pell Grants	Grant	\$907,137	\$2,808
	AY 2008-09 SEOG	Grant	\$145,567	\$2,467
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$102,068	\$1,326
	AY 2008-09 FFELP	Loan	\$17,465,483	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,745,568	\$3,185
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$65,035	\$13,007
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$46,743	\$6,678
Institutional	AY 2006-07	Grant	\$0	N/A

# Concordia University Texas

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

## Borrowing Statistics

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

Net Loan Volume:	\$68,046,113
Number of Loans:	19,961
Number of Student Borrowers:	5,812
Amount of Default Claims Paid:	\$4,161,767
Number of Defaulted Borrowers:	672

### FY 2009 Freshman TG Volume (by Texas Region)

Central	61%
East	0%
Gulf Coast	20%
Metroplex	7%
Panhandle	1%
Rio Grande	1%
West	0%
Out of State	11%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$15,683
Borrowers leaving school in FY 07:	\$13,495
Borrowers leaving school in FY 06:	\$15,927

## Default Information

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

FY 2007	5%	FY 2004	6.1%
FY 2006	5.1%	FY 2003	10.4%
FY 2005	5.3%	FY 2002	4.6%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,498	\$8,658,908	2,143	\$12,823,200	43%	48%
Sub Stafford	1,081	\$4,451,520	1,502	\$6,513,636	39%	46%
Parent PLUS	78	\$754,833	91	\$954,431	17%	26%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>2,657</b>	<b>\$13,865,261</b>	<b>3,736</b>	<b>\$20,291,267</b>	<b>41%</b>	<b>46%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$11,117,849 or 55% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	438	\$2,086,596	501	\$2,609,848	14%	25%
828148	UNIVERSITY FEDERAL CREDIT UNION	454	\$1,988,088	497	\$2,436,747	9%	23%
832733	BANK OF AMERICA	476	\$2,081,436	427	\$2,256,304	-10%	8%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	168	\$856,097	188	\$986,061	12%	15%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	64	\$297,669	144	\$794,797	125%	167%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	75	\$402,424	120	\$592,303	60%	47%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	106	\$436,468	92	\$496,421	-13%	14%
826878	CITIBANK	92	\$453,754	69	\$395,933	-25%	-13%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	24	\$121,211	53	\$290,114	121%	139%
822583	DOLLAR BANK/SALLIE MAE	8	\$46,760	50	\$259,321	525%	455%

\*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 Cook
School Type:	Four-Year Private	Vice President for Financial Affairs:	Don Zackary
Highest Degree Offered:	Doctorate	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) 333-5360		
Financial Aid Phone:	(214) 333-5363		

## Student Profile

Enrollment (Fall 2008):	5,297	Female Enrollment (Fall 2008):	59%
Change (Over Last Five Years):	17%	Texas Residents (Fall 2008):	85%
Percent Undergraduates (Fall 2008):	67%	Undergraduates Full-Time (Fall 2008):	62%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	59%	56%	N/A	\$4,078	\$8,884	N/A	55%
African-American	20%	31%	N/A	\$3,859	\$9,006	N/A	25%
Hispanic	8%	10%	N/A	\$4,516	\$8,797	N/A	33%
Other/Unknown	14%	3%	N/A	N/A	\$8,093	N/A	28%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,890</b>	<b>N/A</b>	<b>49%</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 2008-09 Pell Grants	Grant	\$2,561,313	\$2,654
	AY 2008-09 SEOG	Grant	\$383,193	\$2,071
	AY 2008-09 Perkins	Loan	\$268,095	\$2,253
	AY 2008-09 Work Study	Work	\$254,833	\$1,699
	AY 2008-09 FFELP	Loan	\$30,178,803	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,893,076	\$2,768
	AY 2007-08 TEXAS Grant	Grant	\$34,548	\$3,839
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$33,554	\$16,777
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$231,015	\$4,443
Institutional	AY 2006-07	Grant	\$0	N/A

# Dallas Baptist University

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

## Borrowing Statistics

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

Net Loan Volume:	\$231,755,726
Number of Loans:	60,761
Number of Student Borrowers:	15,130
Amount of Default Claims Paid:	\$17,808,920
Number of Defaulted Borrowers:	1,890

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$19,376
Borrowers leaving school in FY 07:	\$18,901
Borrowers leaving school in FY 06:	\$17,654

### FY 2009 Freshman TG Volume (by Texas Region)

Central	4%
East	3%
Gulf Coast	4%
Metroplex	80%
Panhandle	1%
Rio Grande	0%
West	1%
Out of State	6%

## Default Information

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

FY 2007	4.4%	FY 2004	4.4%
FY 2006	3.3%	FY 2003	4.2%
FY 2005	3.6%	FY 2002	2.5%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,568	\$18,718,677	3,752	\$21,291,470	5%	14%
Sub Stafford	2,999	\$12,872,793	3,141	\$14,275,121	5%	11%
Parent PLUS	306	\$1,866,108	268	\$1,633,258	-12%	-12%
Grad PLUS	41	\$234,504	46	\$233,719	12%	-0%
<b>Total</b>	<b>6,914</b>	<b>\$33,692,082</b>	<b>7,207</b>	<b>\$37,433,568</b>	<b>4%</b>	<b>11%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$28,632,748 or 77% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	1,085	\$4,861,454	1,369	\$6,598,261	26%	36%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,110	\$4,935,201	1,332	\$6,368,753	20%	29%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	304	\$1,435,453	901	\$4,652,673	196%	224%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	463	\$2,225,256	590	\$2,866,911	27%	29%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	266	\$1,202,781	321	\$1,590,611	21%	32%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	384	\$1,774,908	311	\$1,518,982	-19%	-14%
833443	COMPASS BANK	270	\$1,231,972	310	\$1,434,540	15%	16%
826878	CITIBANK	271	\$1,321,265	265	\$1,344,347	-2%	2%
818590	CHASE / JPMORGAN CHASE BANK, N.A.	166	\$777,092	293	\$1,303,363	77%	68%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	203	\$1,000,808	190	\$954,307	-6%	-5%

\*Some schools have fewer than ten lenders.

# Dallas Christian College

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

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

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	96%	Undergraduates Full-Time (Fall 2008):	63%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	46%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	5%	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	39%	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 2008-09 Pell Grants	Grant	\$371,660	\$2,950
	AY 2008-09 SEOG	Grant	\$15,288	\$612
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$31,993	\$1,523
	AY 2008-09 FFELP	Loan	\$2,131,619	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Dallas Christian College

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

## Borrowing Statistics

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

Net Loan Volume:	\$5,836,327
Number of Loans:	1,952
Number of Student Borrowers:	686
Amount of Default Claims Paid:	\$547,236
Number of Defaulted Borrowers:	97

### FY 2009 Freshman TG Volume (by Texas Region)

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

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$7,770
Borrowers leaving school in FY 07:	\$8,626
Borrowers leaving school in FY 06:	\$15,938

## Default Information

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

FY 2007	7%	FY 2004	4.3%
FY 2006	8.3%	FY 2003	4%
FY 2005	5.1%	FY 2002	3.7%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	129	\$617,077	47	\$243,690	-64%	-61%
Sub Stafford	126	\$476,539	39	\$173,450	-69%	-64%
Parent PLUS	23	\$165,775	4	\$45,000	-83%	-73%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>278</b>	<b>\$1,259,391</b>	<b>90</b>	<b>\$462,140</b>	<b>-68%</b>	<b>-63%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$1,102,509 or 239% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	89	\$357,500	65	\$297,770	-27%	-17%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	91	\$355,636	44	\$196,089	-52%	-45%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	97	\$398,414	42	\$187,584	-57%	-53%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	12	\$44,216	22	\$129,050	83%	192%
826878	CITIBANK	47	\$181,574	17	\$75,236	-64%	-59%
832733	BANK OF AMERICA	12	\$47,199	13	\$62,045	8%	31%
831453	EDAMERICA	N/A	N/A	15	\$49,308	N/A	N/A
805090	CAPITAL ONE, N.A.	19	\$67,062	12	\$44,125	-37%	-34%
811323	WACHOVIA EDUCATION FINANCE	N/A	N/A	10	\$36,481	N/A	N/A
833314	PLAINS CAPITAL BANK	8	\$41,255	4	\$24,821	-50%	-40%

\*Some schools have fewer than ten lenders.

# Dallas Theological Seminary

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

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

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	0%	Undergraduates Full-Time (Fall 2008):	0%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	59%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	20%	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	14%	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 2008-09 Pell Grants	Grant	\$0	N/A
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$2,045,866	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Dallas Theological Seminary

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

## Borrowing Statistics

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

Net Loan Volume:	\$19,444,467
Number of Loans:	4,005
Number of Student Borrowers:	1,766
Amount of Default Claims Paid:	\$724,612
Number of Defaulted Borrowers:	53

### FY 2009 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 08:	\$17,182
Borrowers leaving school in FY 07:	\$14,500
Borrowers leaving school in FY 06:	\$13,100

## Default Information

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

FY 2007	4.5%	FY 2004	0%
FY 2006	0.8%	FY 2003	3.6%
FY 2005	0.6%	FY 2002	0%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	82	\$321,792	74	\$291,263	-10%	-9%
Sub Stafford	366	\$1,869,483	387	\$2,027,124	6%	8%
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>448</b>	<b>\$2,191,275</b>	<b>461</b>	<b>\$2,318,387</b>	<b>3%</b>	<b>6%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$2,077,595 or 90% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	122	\$625,144	146	\$718,459	20%	15%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	95	\$471,895	99	\$479,054	4%	2%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	68	\$408,862	63	\$297,921	-7%	-27%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	44	\$238,651	N/A	N/A
826878	CITIBANK	52	\$277,765	27	\$104,163	-48%	-62%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	10	\$58,393	14	\$84,597	40%	45%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	25	\$72,150	11	\$45,000	-56%	-38%
831453	EDAMERICA	N/A	N/A	7	\$45,000	N/A	N/A
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	N/A	N/A	6	\$34,250	N/A	N/A
833305	BANK OF TEXAS	11	\$51,300	7	\$30,500	-36%	-41%

\*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. Samuel Oliver
School Type:	Four-Year Private	Director of Financial Aid:	Tommy Young
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Louie Gohmert (R-1st)
ED School Code:	003564	State Sen.:	Kevin Eltife (R-1st)
TG School Suffix:	000	State Rep.:	Bryan Hughes (R-5th)
Primary Phone:	(903) 935-7963		
Financial Aid Phone:	(903) 923-2138		

## Student Profile

Enrollment (Fall 2008):	1,210	Female Enrollment (Fall 2008):	51%
Change (Over Last Five Years):	-11%	Texas Residents (Fall 2008):	89%
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	90%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	72%	75%	N/A	\$8,261	\$6,513	N/A	38%
African-American	18%	18%	N/A	\$8,756	\$6,258	N/A	20%
Hispanic	5%	4%	N/A	\$6,885	\$7,086	N/A	15%
Other/Unknown	4%	2%	N/A	N/A	\$7,730	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$6,510</b>	<b>N/A</b>	<b>34%</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 2008-09 Pell Grants	Grant	\$1,538,067	\$3,158
	AY 2008-09 SEOG	Grant	\$105,340	\$1,386
	AY 2008-09 Perkins	Loan	\$289,232	\$2,242
	AY 2008-09 Work Study	Work	\$125,583	\$1,185
	AY 2008-09 FFELP	Loan	\$4,963,571	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,855,832	\$3,772
	AY 2007-08 TEXAS Grant	Grant	\$119,357	\$3,617
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$210,518	\$8,772
	AY 2007-08 BOT	Loan	\$255,024	\$4,904
Institutional	AY 2006-07	Grant	\$0	N/A

# East Texas Baptist University

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

## Borrowing Statistics

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

Net Loan Volume:	\$33,112,176
Number of Loans:	13,779
Number of Student Borrowers:	5,194
Amount of Default Claims Paid:	\$5,947,248
Number of Defaulted Borrowers:	1,136

### FY 2009 Freshman TG Volume (by Texas Region)

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

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$2,625
Borrowers leaving school in FY 07:	\$4,625
Borrowers leaving school in FY 06:	\$6,747

## Default Information

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

FY 2007	9.1%	FY 2004	8.7%
FY 2006	6.6%	FY 2003	7.5%
FY 2005	5.1%	FY 2002	8.6%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	4	\$16,160	4	\$24,500	0%	52%
Sub Stafford	3	\$7,340	1	\$3,500	-67%	-52%
Parent PLUS	5	\$25,972	3	\$20,600	-40%	-21%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>12</b>	<b>\$49,472</b>	<b>8</b>	<b>\$48,600</b>	<b>-33%</b>	<b>-2%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 7 lenders accounted for \$49,472 or 102% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826423	NORTHSTAR BANK OF TEXAS	N/A	N/A	3	\$9,500	N/A	N/A
810778	FIRST FINANCIAL BANK, N.A.	N/A	N/A	3	\$8,997	N/A	N/A
810731	CITIZENS NATIONAL BANK BROWNWOOD	N/A	N/A	2	\$8,500	N/A	N/A
833733	COLLEGE LOAN CORP. TRUSTEE	2	\$16,154	1	\$8,358	-50%	-48%
820682	SAN ANTONIO FEDERAL CREDIT UNION	N/A	N/A	1	\$6,000	N/A	N/A
834240	COLLEGIATE SOLUTIONS U.S. BANK, N.A. ELT	N/A	N/A	1	\$4,117	N/A	N/A
805090	CAPITAL ONE, N.A.	1	\$4,000	1	\$4,000	0%	0%

\*Some schools have fewer than ten lenders.

# Hardin-Simmons University

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

General Information		Leadership	
City:	Abilene	President:	Dr. Lanny Hall
School Type:	Four-Year Private	Director of Student Financial Aid:	Jim Jones
Highest Degree Offered:	Master's	U.S. Rep.:	Randy Neugebauer (R-19th)
ED School Code:	003571	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Susan King (R-71st)
Primary Phone:	(325) 670-1000		
Financial Aid Phone:	(325) 670-1206		

## Student Profile

Enrollment (Fall 2008):	2,392	Female Enrollment (Fall 2008):	58%
Change (Over Last Five Years):	3%	Texas Residents (Fall 2008):	95%
Percent Undergraduates (Fall 2008):	81%	Undergraduates Full-Time (Fall 2008):	90%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	73%	72%	N/A	\$4,636	\$10,036	N/A	50%
African-American	5%	6%	N/A	\$5,323	\$9,827	N/A	39%
Hispanic	10%	11%	N/A	\$5,333	\$8,672	N/A	27%
Other/Unknown	12%	11%	N/A	N/A	\$12,303	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$10,133</b>	<b>N/A</b>	<b>47%</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 2008-09 Pell Grants	Grant	\$1,694,246	\$3,047
	AY 2008-09 SEOG	Grant	\$270,824	\$915
	AY 2008-09 Perkins	Loan	\$110,146	\$1,721
	AY 2008-09 Work Study	Work	\$181,552	\$903
	AY 2008-09 FFELP	Loan	\$14,928,257	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$3,234,992	\$3,238
	AY 2007-08 TEXAS Grant	Grant	\$29,982	\$3,331
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$9,386	\$9,386
	AY 2007-08 CAL	Loan	\$66,866	\$8,358
	AY 2007-08 BOT	Loan	\$353,280	\$3,719
Institutional	AY 2006-07	Grant	\$0	N/A

# Hardin-Simmons University

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

## Borrowing Statistics

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

Net Loan Volume:	\$175,214,837
Number of Loans:	52,951
Number of Student Borrowers:	13,535
Amount of Default Claims Paid:	\$15,199,489
Number of Defaulted Borrowers:	2,091

### FY 2009 Freshman TG Volume (by Texas Region)

Central	18%
East	3%
Gulf Coast	6%
Metroplex	30%
Panhandle	36%
Rio Grande	0%
West	6%
Out of State	2%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$26,125
Borrowers leaving school in FY 07:	\$21,094
Borrowers leaving school in FY 06:	\$21,619

## Default Information

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

FY 2007	3.3%	FY 2004	3.1%
FY 2006	2.8%	FY 2003	3.4%
FY 2005	2.7%	FY 2002	2.1%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,009	\$9,006,222	2,184	\$9,754,630	9%	8%
Sub Stafford	1,520	\$6,696,442	1,566	\$6,976,219	3%	4%
Parent PLUS	108	\$974,612	92	\$796,426	-15%	-18%
Grad PLUS	28	\$332,829	25	\$308,573	-11%	-7%
<b>Total</b>	<b>3,665</b>	<b>\$17,010,105</b>	<b>3,867</b>	<b>\$17,835,848</b>	<b>6%</b>	<b>5%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$16,040,889 or 90% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A.	2,654	\$11,431,256	2,862	\$12,556,552	8%	10%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	170	\$930,859	220	\$1,268,131	29%	36%
832733	BANK OF AMERICA	130	\$628,765	131	\$725,330	1%	15%
826878	CITIBANK	83	\$372,476	87	\$461,750	5%	24%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	2	\$10,500	42	\$240,328	2,000%	2,189%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	34	\$238,414	37	\$230,359	9%	-3%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	11	\$59,766	21	\$212,981	91%	256%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	11	\$58,290	18	\$127,230	64%	118%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	40	\$210,408	23	\$111,290	-43%	-47%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	11	\$33,776	21	\$106,938	91%	217%

\*Some schools have fewer than ten lenders.

# Houston Baptist University

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

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

## Student Profile

Enrollment (Fall 2008):	2,564	Female Enrollment (Fall 2008):	67%
Change (Over Last Five Years):	10%	Texas Residents (Fall 2008):	93%
Percent Undergraduates (Fall 2008):	86%	Undergraduates Full-Time (Fall 2008):	86%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	38%	36%	N/A	\$9,233	\$10,482	N/A	52%
African-American	20%	28%	N/A	\$7,878	\$9,742	N/A	51%
Hispanic	19%	20%	N/A	\$8,221	\$10,011	N/A	47%
Other/Unknown	23%	16%	N/A	N/A	\$9,263	N/A	41%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$9,989</b>	<b>N/A</b>	<b>49%</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 2008-09 Pell Grants	Grant	\$2,687,481	\$3,140
	AY 2008-09 SEOG	Grant	\$302,492	\$1,388
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$146,796	\$702
	AY 2008-09 FFELP	Loan	\$12,618,370	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,447,623	\$2,914
	AY 2007-08 TEXAS Grant	Grant	\$92,008	\$2,788
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$53,783	N/A
	AY 2007-08 BOT	Loan	\$149,827	\$4,540
Institutional	AY 2006-07	Grant	\$0	N/A

# Houston Baptist University

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

## Borrowing Statistics

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

Net Loan Volume:	\$37,047,806
Number of Loans:	10,789
Number of Student Borrowers:	5,058
Amount of Default Claims Paid:	\$7,111,144
Number of Defaulted Borrowers:	1,166

### FY 2009 Freshman TG Volume (by Texas Region)

Central	6%
East	1%
Gulf Coast	85%
Metroplex	5%
Panhandle	1%
Rio Grande	0%
West	0%
Out of State	3%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$9,188
Borrowers leaving school in FY 07:	\$9,250
Borrowers leaving school in FY 06:	\$7,500

## Default Information

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

FY 2007	4.1%	FY 2004	2.7%
FY 2006	2.8%	FY 2003	3%
FY 2005	0.5%	FY 2002	4.4%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	612	\$3,437,850	2,037	\$9,823,256	233%	186%
Sub Stafford	796	\$3,741,003	1,798	\$7,291,989	126%	95%
Parent PLUS	315	\$4,457,771	271	\$3,112,244	-14%	-30%
Grad PLUS	11	\$61,698	13	\$94,330	18%	53%
<b>Total</b>	<b>1,734</b>	<b>\$11,698,322</b>	<b>4,119</b>	<b>\$20,321,819</b>	<b>138%</b>	<b>74%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$11,392,738 or 56% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	N/A	N/A	1,104	\$7,443,004	N/A	N/A
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	160	\$1,093,211	N/A	N/A
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	N/A	N/A	118	\$852,392	N/A	N/A
832733	BANK OF AMERICA	N/A	N/A	121	\$850,025	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK, N.A.	N/A	N/A	90	\$577,835	N/A	N/A
827999	SMART FINANCIAL CREDIT UNION	N/A	N/A	38	\$178,449	N/A	N/A
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	N/A	N/A	24	\$165,499	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	N/A	N/A	26	\$142,460	N/A	N/A
810612	REGIONS BANK	N/A	N/A	6	\$48,492	N/A	N/A
806746	BANK OF AMERICA, N.A.	N/A	N/A	7	\$41,371	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		Leadership	
City:	Houston	President:	Dr. Keith A. Jenkins
School Type:	Four-Year Private	Financial Aid Officer:	
Highest Degree Offered:	Doctorate		Linda Long
ED School Code:	023202	U.S. Rep.:	Sheila Jackson Lee (D-18th)
TG School Suffix:	000	State Sen.:	Rodney Ellis (D-13th)
Primary Phone:	(713) 942-9505	State Rep.:	Jessica Farrar (D-148th)
Financial Aid Phone:	na		

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	N/A	Undergraduates Full-Time (Fall 2008):	N/A

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	55%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	29%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	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)	<b>N/A</b>

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

\* Metropolitan Statistical Area

## Student Aid

Source	Aid	Type	Total	Average Per Recipient
Federal	AY 2008-09 Pell Grants	Grant	\$0	N/A
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$1,604,808	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Houston Graduate School of Theology

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

## Borrowing Statistics

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

Net Loan Volume:	\$9,001,558
Number of Loans:	1,637
Number of Student Borrowers:	477
Amount of Default Claims Paid:	\$1,199,093
Number of Defaulted Borrowers:	95

### FY 2009 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 08:	\$23,988
Borrowers leaving school in FY 07:	\$25,882
Borrowers leaving school in FY 06:	\$29,174

## Default Information

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

FY 2007	2.9%	FY 2004	5.8%
FY 2006	6.2%	FY 2003	0%
FY 2005	0%	FY 2002	N/A

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	160	\$1,180,136	168	\$1,228,933	5%	4%
Sub Stafford	115	\$749,078	136	\$864,709	18%	15%
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>275</b>	<b>\$1,929,214</b>	<b>304</b>	<b>\$2,093,642</b>	<b>11%</b>	<b>9%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$1,856,947 or 89% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	81	\$520,504	54	\$375,142	-33%	-28%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	48	\$303,167	58	\$366,087	21%	21%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	18	\$106,844	36	\$262,605	100%	146%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	31	\$195,433	N/A	N/A
826079	BANK OF AMERICA	N/A	N/A	22	\$180,800	N/A	N/A
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	40	\$190,902	25	\$170,846	-38%	-11%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	14	\$69,010	12	\$112,775	-14%	63%
827999	SMART FINANCIAL CREDIT UNION	13	\$78,030	16	\$99,759	23%	28%
831929	WOODFOREST NATIONAL BANK	4	\$31,000	8	\$61,000	100%	97%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	N/A	N/A	3	\$32,500	N/A	N/A

\*Some schools have fewer than ten lenders.

# Howard Payne University

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

General Information		Leadership	
City:	Brownwood	President:	Dr. William Ellis
School Type:	Four-Year Private	Director of Student Financial Aid:	Glenda Huff
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Mike Conaway (R-11th)
ED School Code:	003575	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Larry Taylor (R-24th)
Primary Phone:	(325) 649-8020		
Financial Aid Phone:	(325) 649-8014		

## Student Profile

Enrollment (Fall 2008):	1,371	Female Enrollment (Fall 2008):	48%
Change (Over Last Five Years):	-1%	Texas Residents (Fall 2008):	89%
Percent Undergraduates (Fall 2008):	99%	Undergraduates Full-Time (Fall 2008):	76%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	69%	69%	N/A	\$8,108	\$8,076	N/A	40%
African-American	7%	7%	N/A	\$8,051	\$8,527	N/A	11%
Hispanic	15%	17%	N/A	\$7,085	\$7,818	N/A	22%
Other/Unknown	9%	7%	N/A	N/A	\$8,106	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,068</b>	<b>N/A</b>	<b>35%</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 2008-09 Pell Grants	Grant	\$1,382,964	\$3,094
	AY 2008-09 SEOG	Grant	\$264,100	\$1,184
	AY 2008-09 Perkins	Loan	\$154,792	\$3,293
	AY 2008-09 Work Study	Work	\$127,790	\$1,217
	AY 2008-09 FFELP	Loan	\$6,468,483	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,625,025	\$3,283
	AY 2007-08 TEXAS Grant	Grant	\$112,125	\$3,204
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$412,487	\$8,776
	AY 2007-08 BOT	Loan	\$73,070	\$5,621
Institutional	AY 2006-07	Grant	\$0	N/A

# Howard Payne University

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

## Borrowing Statistics

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

Net Loan Volume:	\$73,986,222
Number of Loans:	24,201
Number of Student Borrowers:	7,486
Amount of Default Claims Paid:	\$8,356,929
Number of Defaulted Borrowers:	1,407

### FY 2009 Freshman TG Volume (by Texas Region)

Central	25%
East	4%
Gulf Coast	14%
Metroplex	28%
Panhandle	23%
Rio Grande	0%
West	6%
Out of State	1%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$14,500
Borrowers leaving school in FY 07:	\$16,806
Borrowers leaving school in FY 06:	\$14,616

## Default Information

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

FY 2007	6.7%	FY 2004	5.3%
FY 2006	6.3%	FY 2003	7.1%
FY 2005	3.7%	FY 2002	4.3%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	835	\$3,389,763	913	\$3,857,342	9%	14%
Sub Stafford	727	\$2,624,739	751	\$2,757,647	3%	5%
Parent PLUS	103	\$954,084	104	\$819,654	1%	-14%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,665</b>	<b>\$6,968,586</b>	<b>1,768</b>	<b>\$7,434,643</b>	<b>6%</b>	<b>7%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$6,021,878 or 81% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
821016	TEXASBANK	129	\$425,101	397	\$1,723,762	208%	305%
810778	FIRST FINANCIAL BANK, N.A.	94	\$369,202	282	\$1,221,397	200%	231%
832733	BANK OF AMERICA	28	\$105,557	223	\$954,912	696%	805%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	1	\$5,500	148	\$659,903	14,700%	11,898%
826079	BANK OF AMERICA	568	\$2,134,308	118	\$409,685	-79%	-81%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	39	\$153,055	63	\$268,528	62%	75%
809921	PNC BANK, N. A.	N/A	N/A	62	\$266,812	N/A	N/A
834395	MYED STUDENT LOANS	N/A	N/A	49	\$187,766	N/A	N/A
810731	CITIZENS NATIONAL BANK BROWNWOOD	254	\$956,475	48	\$173,895	-81%	-82%
826878	CITIBANK	108	\$417,207	50	\$155,218	-54%	-63%

\*Some schools have fewer than ten lenders.

# Huston-Tillotson University

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

General Information		Leadership	
City:	Austin	President:	Dr. Larry L. Earvin
School Type:	Four-Year Private	Interim Dean, Enrollment Management:	Antonio Holloway
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Lloyd Doggett (D-25th)
ED School Code:	003577	State Sen.:	Kirk Watson (D-14th)
TG School Suffix:	000	State Rep.:	Dawnna Dukes (D-46th)
Primary Phone:	(512) 505-3000		
Financial Aid Phone:	(512) 505-3031		

## Student Profile

Enrollment (Fall 2008):	785	Female Enrollment (Fall 2008):	50%
Change (Over Last Five Years):	18%	Texas Residents (Fall 2008):	91%
Percent Undergraduates (Fall 2008):	92%	Undergraduates Full-Time (Fall 2008):	93%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	8%	7%	N/A	\$4,715	\$6,390	N/A	0%
African-American	77%	80%	N/A	\$5,272	\$7,477	N/A	18%
Hispanic	11%	12%	N/A	\$5,817	\$6,558	N/A	7%
Other/Unknown	5%	2%	N/A	N/A	\$5,559	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$7,282</b>	<b>N/A</b>	<b>18%</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 2008-09 Pell Grants	Grant	\$1,784,058	\$3,451
	AY 2008-09 SEOG	Grant	\$95,939	\$301
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$105,575	\$1,025
	AY 2008-09 FFELP	Loan	\$5,317,905	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,007,000	\$3,302
	AY 2007-08 TEXAS Grant	Grant	\$13,324	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$4,250	\$4,250
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$6,142	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Huston-Tillotson University

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

## Borrowing Statistics

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

Net Loan Volume:	\$53,987,974
Number of Loans:	18,807
Number of Student Borrowers:	5,626
Amount of Default Claims Paid:	\$17,345,531
Number of Defaulted Borrowers:	2,421

### FY 2009 Freshman TG Volume (by Texas Region)

Central	56%
East	0%
Gulf Coast	21%
Metroplex	14%
Panhandle	0%
Rio Grande	2%
West	0%
Out of State	7%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$9,938
Borrowers leaving school in FY 07:	\$11,456
Borrowers leaving school in FY 06:	\$9,250

## Default Information

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

FY 2007	15.1%	FY 2004	16%
FY 2006	16.4%	FY 2003	14.3%
FY 2005	7.8%	FY 2002	17.2%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	553	\$2,288,134	941	\$3,990,309	70%	74%
Sub Stafford	695	\$2,353,387	912	\$3,118,028	31%	32%
Parent PLUS	34	\$273,607	36	\$241,317	6%	-12%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,282</b>	<b>\$4,915,128</b>	<b>1,889</b>	<b>\$7,349,654</b>	<b>47%</b>	<b>50%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$4,394,448 or 60% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	311	\$1,093,094	351	\$1,331,531	13%	22%
828148	UNIVERSITY FEDERAL CREDIT UNION	100	\$328,125	173	\$630,814	73%	92%
832733	BANK OF AMERICA	136	\$512,275	120	\$438,037	-12%	-14%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	161	\$627,817	89	\$386,156	-45%	-38%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	125	\$468,795	95	\$363,356	-24%	-22%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	87	\$301,237	97	\$359,793	11%	19%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	80	\$350,281	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK, N.A.	209	\$813,999	93	\$338,963	-56%	-58%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	21	\$148,298	15	\$98,248	-29%	-34%
833102	COSTEP/TEXAS STATE BANK AS TRUSTEE	90	\$289,383	30	\$97,269	-67%	-66%

\*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. Corenell Thomas
School Type:	Four-Year Private	Director of Financial Aid:	Reginald Dickens
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) 769-5740		

## Student Profile

Enrollment (Fall 2008):	727	Female Enrollment (Fall 2008):	49%
Change (Over Last Five Years):	11%	Texas Residents (Fall 2008):	77%
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	95%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	2%	1%	N/A	\$5,917	\$4,121	N/A	0%
African-American	94%	94%	N/A	\$7,142	\$6,125	N/A	10%
Hispanic	4%	5%	N/A	\$8,763	\$5,390	N/A	0%
Other/Unknown	0%	0%	N/A	N/A	\$6,812	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$5,330</b>	<b>N/A</b>	<b>10%</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 2008-09 Pell Grants	Grant	\$1,757,423	\$3,322
	AY 2008-09 SEOG	Grant	\$282,660	\$1,745
	AY 2008-09 Perkins	Loan	\$48,612	\$1,800
	AY 2008-09 Work Study	Work	\$173,677	\$1,046
	AY 2008-09 FFELP	Loan	\$2,347,063	N/A
	AY 2008-09 Direct Loan	Loan	\$875,438	N/A
State	AY 2007-08 TEG	Grant	\$1,229,435	\$2,621
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Jarvis Christian College

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

## Borrowing Statistics

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

Net Loan Volume:	\$25,976,707
Number of Loans:	9,832
Number of Student Borrowers:	3,987
Amount of Default Claims Paid:	\$9,305,569
Number of Defaulted Borrowers:	1,848

### FY 2009 Freshman TG Volume (by Texas Region)

Central	2%
East	13%
Gulf Coast	11%
Metroplex	48%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	26%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$7,938
Borrowers leaving school in FY 07:	\$5,125
Borrowers leaving school in FY 06:	\$6,625

## Default Information

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

FY 2007	25.4%	FY 2004	18.9%
FY 2006	21.7%	FY 2003	15%
FY 2005	19.8%	FY 2002	12%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	281	\$1,004,214	338	\$1,313,891	20%	31%
Sub Stafford	353	\$1,345,253	359	\$1,491,642	2%	11%
Parent PLUS	29	\$157,244	120	\$612,723	314%	290%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>663</b>	<b>\$2,506,711</b>	<b>817</b>	<b>\$3,418,256</b>	<b>23%</b>	<b>36%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$2,446,747 or 72% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
819628	CHASE/JPMORGAN CHASE BANK, N.A.	789	\$2,738,459	449	\$1,680,526	-43%	-39%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	2	\$5,500	89	\$357,879	4,350%	6,407%
831312	DISCOVER BANK	N/A	N/A	22	\$89,011	N/A	N/A
832733	BANK OF AMERICA	N/A	N/A	27	\$88,761	N/A	N/A
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	2	\$5,250	19	\$76,789	850%	1,363%
810778	FIRST FINANCIAL BANK, N.A.	N/A	N/A	21	\$65,548	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK, N.A.	1	\$7,830	6	\$37,494	500%	379%
833371	AUSTIN BANK, N.A.	N/A	N/A	6	\$26,203	N/A	N/A
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	N/A	N/A	4	\$12,750	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	4	\$15,088	4	\$11,786	0%	-22%

\*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:	Lindy Hall
Highest Degree Offered:	Master's	U.S. Rep.:	Louie Gohmert (R-1st)
ED School Code:	003584	State Sen.:	Kevin Eltife (R-1st)
TG School Suffix:	000	State Rep.:	Tommy Merritt (R-7th)
Primary Phone:	(800) 759-8811		
Financial Aid Phone:	(800) 759-8811 x4350		

## Student Profile

Enrollment (Fall 2008):	3,663	Female Enrollment (Fall 2008):	56%
Change (Over Last Five Years):	2%	Texas Residents (Fall 2008):	78%
Percent Undergraduates (Fall 2008):	92%	Undergraduates Full-Time (Fall 2008):	91%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	65%	62%	N/A	\$6,695	\$10,943	N/A	54%
African-American	21%	26%	N/A	\$3,847	\$9,839	N/A	0%
Hispanic	8%	9%	N/A	\$5,129	\$9,583	N/A	0%
Other/Unknown	6%	3%	N/A	N/A	\$10,689	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$10,509</b>	<b>N/A</b>	<b>52%</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 2008-09 Pell Grants	Grant	\$3,036,939	\$2,611
	AY 2008-09 SEOG	Grant	\$413,515	\$1,019
	AY 2008-09 Perkins	Loan	\$564,469	\$1,907
	AY 2008-09 Work Study	Work	\$198,837	\$1,198
	AY 2008-09 FFELP	Loan	\$22,686,026	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,144,389	\$3,196
	AY 2007-08 TEXAS Grant	Grant	\$16,655	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$52,500	\$10,500
	AY 2007-08 CAL	Loan	\$160,002	\$12,308
	AY 2007-08 BOT	Loan	\$79,733	\$5,695
Institutional	AY 2006-07	Grant	\$0	N/A

# LeTourneau University

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

## Borrowing Statistics

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

Net Loan Volume:	\$265,383,855
Number of Loans:	66,523
Number of Student Borrowers:	16,944
Amount of Default Claims Paid:	\$13,254,704
Number of Defaulted Borrowers:	1,181

### FY 2009 Freshman TG Volume (by Texas Region)

Central	8%
East	24%
Gulf Coast	31%
Metroplex	19%
Panhandle	1%
Rio Grande	0%
West	0%
Out of State	17%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$21,000
Borrowers leaving school in FY 07:	\$18,861
Borrowers leaving school in FY 06:	\$19,125

## Default Information

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

FY 2007	4.4%	FY 2004	2.2%
FY 2006	3.3%	FY 2003	2.1%
FY 2005	1.4%	FY 2002	2.6%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,126	\$16,215,166	3,674	\$22,502,313	18%	39%
Sub Stafford	2,620	\$11,035,206	3,155	\$13,826,267	20%	25%
Parent PLUS	18	\$223,389	22	\$287,108	22%	29%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>5,764</b>	<b>\$27,473,761</b>	<b>6,851</b>	<b>\$36,615,688</b>	<b>19%</b>	<b>33%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$25,512,300 or 70% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1,450	\$6,157,828	2,064	\$9,444,414	42%	53%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	830	\$3,357,110	1,309	\$6,257,345	58%	86%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	919	\$3,570,869	947	\$4,660,379	3%	31%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	473	\$1,821,928	394	\$1,942,727	-17%	7%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	176	\$870,596	223	\$1,060,579	27%	22%
832733	BANK OF AMERICA	98	\$409,657	158	\$781,273	61%	91%
810612	REGIONS BANK	46	\$197,855	139	\$631,600	202%	219%
826878	CITIBANK	78	\$357,623	62	\$348,385	-21%	-3%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	24	\$128,479	33	\$198,287	38%	54%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	33	\$191,402	36	\$187,311	9%	-2%

\*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) 720-7178		

## Student Profile

Enrollment (Fall 2008):	1,868	Female Enrollment (Fall 2008):	57%
Change (Over Last Five Years):	-4%	Texas Residents (Fall 2008):	89%
Percent Undergraduates (Fall 2008):	84%	Undergraduates Full-Time (Fall 2008):	82%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	78%	76%	N/A	\$5,137	\$9,179	N/A	45%
African-American	5%	6%	N/A	\$5,901	\$7,146	N/A	13%
Hispanic	15%	17%	N/A	\$5,604	\$8,850	N/A	26%
Other/Unknown	1%	1%	N/A	N/A	\$7,360	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,981</b>	<b>N/A</b>	<b>42%</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 2008-09 Pell Grants	Grant	\$1,852,993	\$3,048
	AY 2008-09 SEOG	Grant	\$200,656	\$722
	AY 2008-09 Perkins	Loan	\$243,191	\$2,408
	AY 2008-09 Work Study	Work	\$254,644	\$1,065
	AY 2008-09 FFELP	Loan	\$12,532,717	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,137,246	\$2,948
	AY 2007-08 TEXAS Grant	Grant	\$86,484	\$3,089
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$56,870	\$4,739
Institutional	AY 2006-07	Grant	\$0	N/A

# Lubbock Christian University

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

## Borrowing Statistics

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

Net Loan Volume:	\$139,518,966
Number of Loans:	41,146
Number of Student Borrowers:	9,837
Amount of Default Claims Paid:	\$9,344,539
Number of Defaulted Borrowers:	1,255

### FY 2009 Freshman TG Volume (by Texas Region)

Central	9%
East	1%
Gulf Coast	3%
Metroplex	12%
Panhandle	66%
Rio Grande	1%
West	5%
Out of State	3%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$26,250
Borrowers leaving school in FY 07:	\$21,000
Borrowers leaving school in FY 06:	\$22,467

## Default Information

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

FY 2007	5.4%	FY 2004	4.9%
FY 2006	3%	FY 2003	5.1%
FY 2005	2.1%	FY 2002	3%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,610	\$6,652,233	1,749	\$7,984,566	9%	20%
Sub Stafford	1,288	\$5,144,381	1,392	\$5,799,381	8%	13%
Parent PLUS	158	\$1,614,168	138	\$1,226,633	-13%	-24%
Grad PLUS	1	\$5,629	N/A	N/A	N/A	N/A
<b>Total</b>	<b>3,057</b>	<b>\$13,416,411</b>	<b>3,279</b>	<b>\$15,010,580</b>	<b>7%</b>	<b>12%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$11,612,834 or 77% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833314	PLAINS CAPITAL BANK	2,128	\$9,178,915	813	\$3,359,817	-62%	-63%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	166	\$795,241	537	\$2,563,456	223%	222%
810895	HERRING BANK	13	\$49,120	381	\$1,559,670	2,831%	3,075%
810815	FIRST NATIONAL BANK TEXAS	N/A	N/A	243	\$1,092,665	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	13	\$57,224	217	\$964,491	1,569%	1,585%
832733	BANK OF AMERICA	12	\$51,300	175	\$689,434	1,358%	1,244%
810778	FIRST FINANCIAL BANK, N.A.	25	\$99,295	115	\$461,700	360%	365%
827985	COMPASS BANK FKA STATE NATIONAL BANK	5	\$21,097	80	\$355,697	1,500%	1,586%
826079	BANK OF AMERICA	77	\$324,176	66	\$295,909	-14%	-9%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	65	\$269,995	N/A	N/A

\*Some schools have fewer than ten lenders.

# McMurry University

P.O. Box 908, McMurry Station  
Abilene, TX 79697  
www.mcm.edu

General Information		Leadership	
City:	Abilene	President:	Dr. John Russell
School Type:	Four-Year Private	Director of Financial Aid:	Rachel Atkins
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Randy Neugebauer (R-19th)
ED School Code:	003591	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Susan King (R-71st)
Primary Phone:	(325) 793-3800		
Financial Aid Phone:	(325) 793-4709		

## Student Profile

Enrollment (Fall 2008):	1,515	Female Enrollment (Fall 2008):	50%
Change (Over Last Five Years):	10%	Texas Residents (Fall 2008):	95%
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	80%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	64%	64%	N/A	\$9,402	\$8,478	N/A	48%
African-American	14%	15%	N/A	\$10,279	\$9,116	N/A	17%
Hispanic	16%	17%	N/A	\$10,343	\$7,895	N/A	29%
Other/Unknown	7%	5%	N/A	N/A	\$7,424	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,438</b>	<b>N/A</b>	<b>43%</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 2008-09 Pell Grants	Grant	\$2,123,165	\$3,256
	AY 2008-09 SEOG	Grant	\$176,485	\$663
	AY 2008-09 Perkins	Loan	\$81,675	\$1,992
	AY 2008-09 Work Study	Work	\$266,392	\$1,184
	AY 2008-09 FFELP	Loan	\$9,241,411	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,729,495	\$3,468
	AY 2007-08 TEXAS Grant	Grant	\$106,589	\$3,438
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$927,981	\$7,864
	AY 2007-08 BOT	Loan	\$183,595	\$4,371
Institutional	AY 2006-07	Grant	\$0	N/A

# McMurry University

P.O. Box 908, McMurry Station  
Abilene, TX 79697  
www.mcm.edu

## Borrowing Statistics

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

Net Loan Volume:	\$107,942,935
Number of Loans:	33,785
Number of Student Borrowers:	10,084
Amount of Default Claims Paid:	\$13,669,543
Number of Defaulted Borrowers:	2,044

### FY 2009 Freshman TG Volume (by Texas Region)

Central	17%
East	1%
Gulf Coast	13%
Metroplex	21%
Panhandle	42%
Rio Grande	1%
West	3%
Out of State	1%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$19,584
Borrowers leaving school in FY 07:	\$16,833
Borrowers leaving school in FY 06:	\$17,875

## Default Information

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

FY 2007	7.1%	FY 2004	4.7%
FY 2006	5.3%	FY 2003	4.5%
FY 2005	5%	FY 2002	4.5%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,148	\$4,547,176	1,537	\$6,124,063	34%	35%
Sub Stafford	1,049	\$4,014,759	1,279	\$4,850,626	22%	21%
Parent PLUS	103	\$699,840	87	\$723,403	-16%	3%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>2,300</b>	<b>\$9,261,775</b>	<b>2,903</b>	<b>\$11,698,092</b>	<b>26%</b>	<b>26%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$8,556,535 or 73% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
810778	FIRST FINANCIAL BANK, N.A.	1,145	\$4,359,432	1,268	\$5,016,794	11%	15%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	148	\$628,626	272	\$1,127,475	84%	79%
832733	BANK OF AMERICA	173	\$702,456	230	\$955,435	33%	36%
826878	CITIBANK	98	\$419,103	98	\$437,490	0%	4%
821016	TEXASBANK	N/A	N/A	85	\$346,733	N/A	N/A
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	50	\$190,376	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	6	\$31,544	41	\$153,564	583%	387%
826079	BANK OF AMERICA	95	\$370,582	38	\$123,355	-60%	-67%
818590	CHASE / JPMORGAN CHASE BANK, N.A.	59	\$237,024	36	\$118,055	-39%	-50%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	5	\$29,000	19	\$87,258	280%	201%

\*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:	
Highest Degree Offered:	Master's		Lisa L. Seals
ED School Code:	004072	U.S. Rep.:	Kenny Marchant (R-24th)
TG School Suffix:	210	State Sen.:	Chris Harris (R-9th)
Primary Phone:	(972) 291-1541	State Rep.:	Helen Giddings (D-109th)
Financial Aid Phone:	(972) 293-5430		

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	78%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	2%	N/A	N/A	N/A	N/A	N/A	35%
African-American	91%	N/A	N/A	N/A	N/A	N/A	27%
Hispanic	4%	N/A	N/A	N/A	N/A	N/A	49%
Other/Unknown	3%	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>42%</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 2008-09 Pell Grants	Grant	\$3,497,572	\$2,326
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$7,483,658	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Northwood University

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

## Borrowing Statistics

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

Net Loan Volume:	\$77,952,457
Number of Loans:	21,203
Number of Student Borrowers:	5,607
Amount of Default Claims Paid:	\$7,231,426
Number of Defaulted Borrowers:	783

### FY 2009 Freshman TG Volume (by Texas Region)

Central	1%
East	0%
Gulf Coast	1%
Metroplex	33%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	63%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$16,250
Borrowers leaving school in FY 07:	\$14,125
Borrowers leaving school in FY 06:	\$14,125

## Default Information

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

FY 2007	6.1%	FY 2004	3.5%
FY 2006	4.3%	FY 2003	4.2%
FY 2005	4%	FY 2002	4.8%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,017	\$4,914,188	2,918	\$14,848,668	187%	202%
Sub Stafford	921	\$3,606,083	2,593	\$11,210,260	182%	211%
Parent PLUS	116	\$1,161,031	232	\$2,605,852	100%	124%
Grad PLUS	N/A	N/A	21	\$437,177	N/A	N/A
<b>Total</b>	<b>2,054</b>	<b>\$9,681,302</b>	<b>5,764</b>	<b>\$29,101,957</b>	<b>181%</b>	<b>201%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$6,382,581 or 81% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	462	\$1,930,838	347	\$1,594,311	-25%	-17%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	402	\$1,716,346	298	\$1,491,991	-26%	-13%
818590	CHASE / JPMORGAN CHASE BANK, N.A.	198	\$814,798	162	\$788,312	-18%	-3%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	110	\$449,448	112	\$519,184	2%	16%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	98	\$454,183	N/A	N/A
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	107	\$539,485	84	\$421,337	-21%	-22%
826878	CITIBANK	179	\$662,500	89	\$397,736	-50%	-40%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	64	\$267,133	68	\$363,282	6%	36%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	9	\$35,980	45	\$195,102	400%	442%
831453	EDAMERICA	35	\$183,291	29	\$157,143	-17%	-14%

\*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:	Rev 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:	(210) 341-1366 x217		

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	0%	Undergraduates Full-Time (Fall 2008):	0%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	64%	N/A	N/A	N/A	N/A	N/A	N/A
African-American	14%	N/A	N/A	N/A	N/A	N/A	N/A
Hispanic	16%	N/A	N/A	N/A	N/A	N/A	N/A
Other/Unknown	7%	N/A	N/A	N/A	N/A	N/A	N/A
<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 2008-09 Pell Grants	Grant	\$0	N/A
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$0	N/A
	AY 2008-09 FFELP	Loan	\$26,600	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Oblate School of Theology

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

## Borrowing Statistics

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

Net Loan Volume:	\$765,669
Number of Loans:	140
Number of Student Borrowers:	63
Amount of Default Claims Paid:	\$123,959
Number of Defaulted Borrowers:	9

### FY 2009 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 08:	N/A
Borrowers leaving school in FY 07:	\$26,058
Borrowers leaving school in FY 06:	\$29,258

## Default Information

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

FY 2007	N/A	FY 2004	0%
FY 2006	14.2%	FY 2003	0%
FY 2005	9%	FY 2002	0%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	N/A	N/A	N/A	N/A	N/A	N/A
Sub Stafford	4	\$20,600	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>4</b>	<b>\$20,600</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 2008 v. FY 2009)

The top 2 lenders accounted for \$20,600 or 100% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
806746	BANK OF AMERICA, N.A.	3	\$13,010	3	\$12,100	0%	-7%
819590	SECURITY SERVICE FED CR UN	4	\$27,466	1	\$8,500	-75%	-69%

\*Some schools have fewer than ten lenders.

# Our Lady of the Lake University of San Antonio

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

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

## Student Profile

Enrollment (Fall 2008):	2,642	Female Enrollment (Fall 2008):	75%
Change (Over Last Five Years):	-19%	Texas Residents (Fall 2008):	98%
Percent Undergraduates (Fall 2008):	59%	Undergraduates Full-Time (Fall 2008):	74%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	18%	13%	N/A	\$6,105	\$10,778	N/A	30%
African-American	8%	9%	N/A	\$5,421	\$10,428	N/A	33%
Hispanic	63%	68%	N/A	\$8,998	\$10,070	N/A	36%
Other/Unknown	12%	10%	N/A	N/A	\$11,212	N/A	28%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$10,306</b>	<b>N/A</b>	<b>35%</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 2008-09 Pell Grants	Grant	\$3,005,061	\$3,249
	AY 2008-09 SEOG	Grant	\$357,997	\$3,377
	AY 2008-09 Perkins	Loan	\$419,855	\$2,999
	AY 2008-09 Work Study	Work	\$449,365	\$1,508
	AY 2008-09 FFELP	Loan	\$20,848,541	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,517,824	\$3,005
	AY 2007-08 TEXAS Grant	Grant	\$83,250	\$4,163
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$13,666	\$13,666
	AY 2007-08 CAL	Loan	\$233,535	\$12,974
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Our Lady of the Lake University of San Antonio

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

## Borrowing Statistics

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

Net Loan Volume:	\$191,993,905
Number of Loans:	55,946
Number of Student Borrowers:	13,174
Amount of Default Claims Paid:	\$23,838,599
Number of Defaulted Borrowers:	2,639

### FY 2009 Freshman TG Volume (by Texas Region)

Central	52%
East	0%
Gulf Coast	24%
Metroplex	4%
Panhandle	0%
Rio Grande	10%
West	8%
Out of State	2%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$23,377
Borrowers leaving school in FY 07:	\$26,471
Borrowers leaving school in FY 06:	\$24,375

## Default Information

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

FY 2007	6.3%	FY 2004	4.1%
FY 2006	3.4%	FY 2003	4%
FY 2005	4%	FY 2002	4.9%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	734	\$4,072,114	1,401	\$7,808,714	91%	92%
Sub Stafford	723	\$3,294,221	1,164	\$5,581,686	61%	69%
Parent PLUS	15	\$116,195	20	\$181,836	33%	56%
Grad PLUS	2	\$26,068	24	\$136,872	1100%	425%
<b>Total</b>	<b>1,474</b>	<b>\$7,508,598</b>	<b>2,609</b>	<b>\$13,709,108</b>	<b>77%</b>	<b>83%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$7,060,079 or 51% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	87	\$424,568	541	\$2,826,284	522%	566%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	180	\$909,829	346	\$1,733,704	92%	91%
820682	SAN ANTONIO FEDERAL CREDIT UNION	117	\$532,278	98	\$504,749	-16%	-5%
819590	SECURITY SERVICE FED CR UN	56	\$295,763	88	\$426,669	57%	44%
810883	FROST NATIONAL BANK	234	\$1,140,798	79	\$362,948	-66%	-68%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	58	\$332,105	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	24	\$114,829	60	\$292,376	150%	155%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	15	\$46,221	56	\$272,965	273%	491%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	31	\$183,422	37	\$193,936	19%	6%
823291	FIRSTMARK CREDIT UNION	46	\$248,120	24	\$114,343	-48%	-54%

\*Some schools have fewer than ten lenders.

# Paul Quinn College

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

General Information		Leadership	
City:	Dallas	President:	Michael J. Sorrell, J.D.
School Type:	Four-Year Private	Director of Financial Aid:	Shinee Gaston
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Eddie Bernice Johnson (D-30th)
ED School Code:	003602	State Sen.:	Royce West (D-23rd)
TG School Suffix:	000	State Rep.:	Helen Giddings (D-109th)
Primary Phone:	(214) 376-1000		
Financial Aid Phone:	214-379-5497		

## Student Profile

Enrollment (Fall 2008):	445	Female Enrollment (Fall 2008):	51%
Change (Over Last Five Years):	-47%	Texas Residents (Fall 2008):	77%
Percent Undergraduates (Fall 2008):	99%	Undergraduates Full-Time (Fall 2008):	92%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	1%	92%	N/A	N/A	N/A	N/A	0%
African-American	89%	8%	N/A	\$5,385	\$4,809	N/A	69%
Hispanic	4%	0%	N/A	\$3,690	\$4,021	N/A	0%
Other/Unknown	7%	0%	N/A	N/A	N/A	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$4,825</b>	<b>N/A</b>	<b>93%</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 2008-09 Pell Grants	Grant	\$1,175,179	\$3,358
	AY 2008-09 SEOG	Grant	\$209,986	\$820
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$214,835	\$1,568
	AY 2008-09 FFELP	Loan	\$2,780,295	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,049,011	\$3,451
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Paul Quinn College

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

## Borrowing Statistics

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

Net Loan Volume:	\$25,090,505
Number of Loans:	10,624
Number of Student Borrowers:	3,786
Amount of Default Claims Paid:	\$3,592,131
Number of Defaulted Borrowers:	964

### FY 2009 Freshman TG Volume (by Texas Region)

Central	3%
East	2%
Gulf Coast	7%
Metroplex	70%
Panhandle	0%
Rio Grande	0%
West	1%
Out of State	17%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$7,510
Borrowers leaving school in FY 07:	\$9,250
Borrowers leaving school in FY 06:	\$9,695

## Default Information

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

FY 2007	3.3%	FY 2004	2.5%
FY 2006	2.3%	FY 2003	3.4%
FY 2005	0.9%	FY 2002	0.7%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	169	\$415,535	369	\$1,614,051	118%	288%
Sub Stafford	199	\$500,995	346	\$1,430,261	74%	185%
Parent PLUS	7	\$18,200	19	\$101,905	171%	460%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>375</b>	<b>\$934,730</b>	<b>734</b>	<b>\$3,146,217</b>	<b>96%</b>	<b>237%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$826,105 or 26% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	188	\$643,766	65	\$184,509	-65%	-71%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	364	\$1,097,471	67	\$161,812	-82%	-85%
810778	FIRST FINANCIAL BANK, N.A.	242	\$656,344	66	\$146,696	-73%	-78%
813760	KEYBANK	193	\$577,326	45	\$97,598	-77%	-83%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	28	\$90,144	29	\$72,769	4%	-19%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	175	\$566,093	30	\$59,485	-83%	-89%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	51	\$148,415	14	\$49,125	-73%	-67%
832733	BANK OF AMERICA	23	\$81,604	8	\$23,079	-65%	-72%
810612	REGIONS BANK	N/A	N/A	4	\$16,657	N/A	N/A
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	59	\$166,830	7	\$14,375	-88%	-91%

\*Some schools have fewer than ten lenders.

# Rice University

Admission Office-MS-17  
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) 348-7423		
Financial Aid Phone:	(713) 348-4958		

## Student Profile

Enrollment (Fall 2008):	5,357	Female Enrollment (Fall 2008):	43%
Change (Over Last Five Years):	12%	Texas Residents (Fall 2008):	52%
Percent Undergraduates (Fall 2008):	58%	Undergraduates Full-Time (Fall 2008):	99%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	46%	48%	N/A	\$4,981	\$15,195	N/A	90%
African-American	6%	11%	N/A	\$6,006	\$15,733	N/A	90%
Hispanic	9%	17%	N/A	\$7,141	\$12,291	N/A	87%
Other/Unknown	38%	24%	N/A	N/A	\$13,933	N/A	92%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$14,540</b>	<b>N/A</b>	<b>90%</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 2008-09 Pell Grants	Grant	\$1,229,910	\$3,474
	AY 2008-09 SEOG	Grant	\$398,000	\$3,941
	AY 2008-09 Perkins	Loan	\$739,966	\$2,913
	AY 2008-09 Work Study	Work	\$334,528	\$1,225
	AY 2008-09 FFELP	Loan	\$16,903,634	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,242,288	\$3,515
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Rice University

Admission Office-MS-17  
Houston, TX 77251  
www.rice.edu

## Borrowing Statistics

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

Net Loan Volume:	\$120,147,609
Number of Loans:	20,029
Number of Student Borrowers:	7,699
Amount of Default Claims Paid:	\$2,154,511
Number of Defaulted Borrowers:	398

### FY 2009 Freshman TG Volume (by Texas Region)

Central	13%
East	1%
Gulf Coast	31%
Metroplex	14%
Panhandle	1%
Rio Grande	5%
West	0%
Out of State	35%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$17,000
Borrowers leaving school in FY 07:	\$18,500
Borrowers leaving school in FY 06:	\$23,372

## Default Information

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

FY 2007	0.6%	FY 2004	0.9%
FY 2006	1.1%	FY 2003	1.4%
FY 2005	0.3%	FY 2002	1.4%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	800	\$6,337,764	870	\$6,564,713	9%	4%
Sub Stafford	940	\$5,299,443	969	\$5,360,247	3%	1%
Parent PLUS	156	\$2,762,441	133	\$2,205,039	-15%	-20%
Grad PLUS	184	\$4,068,957	186	\$3,740,206	1%	-8%
<b>Total</b>	<b>2,080</b>	<b>\$18,468,605</b>	<b>2,158</b>	<b>\$17,870,205</b>	<b>4%</b>	<b>-3%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$16,548,560 or 93% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	440	\$3,588,059	502	\$4,335,632	14%	21%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	458	\$4,581,594	395	\$3,628,158	-14%	-21%
826878	CITIBANK	368	\$2,915,560	423	\$3,552,604	15%	22%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	171	\$1,433,236	N/A	N/A
832733	BANK OF AMERICA	30	\$315,867	161	\$1,268,792	437%	302%
831495	BANK OF AMERICA	N/A	N/A	29	\$654,116	N/A	N/A
833529	T.H.E. LOAN PROGRAM USB AS TRUSTEE	194	\$1,727,585	76	\$627,159	-61%	-64%
833617	EFSI/U.S. BANK, NA AS TRUSTEE	104	\$1,365,889	49	\$528,550	-53%	-61%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	7	\$32,870	23	\$261,760	229%	696%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	42	\$341,317	33	\$258,553	-21%	-24%

\*Some schools have fewer than ten lenders.

# Schreiner University

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

General Information		Leadership	
City:	Kerrville	President:	Dr. Timothy Summerlin
School Type:	Four-Year Private	Director of Financial Aid:	Toni Bryant
Highest Degree Offered:	Master's	U.S. Rep.:	Lamar Smith (R-21st)
ED School Code:	003610	State Sen.:	Troy Fraser (R-24th)
TG School Suffix:	000	State Rep.:	Harvey Hilderbran (R-53rd)
Primary Phone:	(830) 896-5411		
Financial Aid Phone:	(830) 792-7229		

## Student Profile

Enrollment (Fall 2008):	974	Female Enrollment (Fall 2008):	58%
Change (Over Last Five Years):	25%	Texas Residents (Fall 2008):	97%
Percent Undergraduates (Fall 2008):	98%	Undergraduates Full-Time (Fall 2008):	95%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	73%	72%	N/A	\$7,331	\$8,098	N/A	41%
African-American	4%	4%	N/A	\$9,659	\$8,582	N/A	0%
Hispanic	21%	22%	N/A	\$8,731	\$8,080	N/A	52%
Other/Unknown	2%	2%	N/A	N/A	\$8,322	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,118</b>	<b>N/A</b>	<b>65%</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 2008-09 Pell Grants	Grant	\$1,192,717	\$3,098
	AY 2008-09 SEOG	Grant	\$93,219	\$1,391
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$66,700	\$855
	AY 2008-09 FFELP	Loan	\$6,266,670	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,685,979	\$3,469
	AY 2007-08 TEXAS Grant	Grant	\$15,878	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$482,261	\$9,842
	AY 2007-08 BOT	Loan	\$143,901	\$4,962
Institutional	AY 2006-07	Grant	\$0	N/A

# Schreiner University

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

## Borrowing Statistics

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

Net Loan Volume:	\$44,307,338
Number of Loans:	13,545
Number of Student Borrowers:	4,894
Amount of Default Claims Paid:	\$4,854,942
Number of Defaulted Borrowers:	892

### FY 2009 Freshman TG Volume (by Texas Region)

Central	69%
East	0%
Gulf Coast	15%
Metroplex	5%
Panhandle	2%
Rio Grande	4%
West	2%
Out of State	2%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$6,625
Borrowers leaving school in FY 07:	\$8,282
Borrowers leaving school in FY 06:	\$7,125

## Default Information

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

FY 2007	6%	FY 2004	6%
FY 2006	7.8%	FY 2003	3.9%
FY 2005	4.6%	FY 2002	5.2%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	980	\$2,827,796	1,182	\$4,288,034	21%	52%
Sub Stafford	670	\$2,516,913	850	\$3,339,883	27%	33%
Parent PLUS	127	\$1,287,155	116	\$1,032,364	-9%	-20%
Grad PLUS	1	\$10,000	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,778</b>	<b>\$6,641,864</b>	<b>2,148</b>	<b>\$8,660,281</b>	<b>21%</b>	<b>30%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$5,868,989 or 68% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	479	\$1,768,023	789	\$2,787,129	65%	58%
832733	BANK OF AMERICA	31	\$106,346	206	\$686,113	565%	545%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	130	\$470,550	209	\$674,586	61%	43%
810759	FIRST FINANCIAL BANK, N.A.	125	\$1,358,811	37	\$391,538	-70%	-71%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	99	\$333,286	N/A	N/A
826079	BANK OF AMERICA	212	\$762,008	75	\$265,155	-65%	-65%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	136	\$551,599	68	\$225,410	-50%	-59%
810895	HERRING BANK	3	\$9,790	58	\$215,024	1,833%	2,096%
810725	BROADWAY NATIONAL BANK	59	\$215,494	58	\$191,144	-2%	-11%
810778	FIRST FINANCIAL BANK, N.A.	2	\$8,000	13	\$99,604	550%	1,145%

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

## Student Profile

Enrollment (Fall 2008):	N/A	Female Enrollment (Fall 2008):	N/A
Change (Over Last Five Years):	N/A	Texas Residents (Fall 2008):	N/A
Percent Undergraduates (Fall 2008):	N/A	Undergraduates Full-Time (Fall 2008):	N/A

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	46%	75%	N/A	\$4,954	\$29,054	N/A	N/A
African-American	5%	4%	N/A	\$4,851	\$30,576	N/A	N/A
Hispanic	10%	9%	N/A	\$5,188	\$30,208	N/A	N/A
Other/Unknown	39%	12%	N/A	N/A	\$27,832	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$29,090</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 2008-09 Pell Grants	Grant	\$0	N/A
	AY 2008-09 SEOG	Grant	\$0	N/A
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$335,850	\$2,603
	AY 2008-09 FFELP	Loan	\$37,683,972	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,494,974	\$3,115
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$41,000	\$20,500
	AY 2007-08 CAL	Loan	\$38,000	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# South Texas College of Law

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

## Borrowing Statistics

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

Net Loan Volume:	\$311,627,416
Number of Loans:	49,180
Number of Student Borrowers:	8,096
Amount of Default Claims Paid:	\$15,125,817
Number of Defaulted Borrowers:	613

### FY 2009 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 08:	\$64,000
Borrowers leaving school in FY 07:	\$70,000
Borrowers leaving school in FY 06:	\$70,534

## Default Information

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

FY 2007	0.7%	FY 2004	0.9%
FY 2006	0.2%	FY 2003	0.2%
FY 2005	0.1%	FY 2002	0.4%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	13	\$139,611	10	\$102,418	-23%	-27%
Sub Stafford	15	\$110,500	10	\$85,000	-33%	-23%
Parent PLUS	N/A	N/A	N/A	N/A	N/A	N/A
Grad PLUS	7	\$80,373	8	\$91,895	14%	14%
<b>Total</b>	<b>35</b>	<b>\$330,484</b>	<b>28</b>	<b>\$279,313</b>	<b>-20%</b>	<b>-15%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 7 lenders accounted for \$330,484 or 118% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	17	\$174,294	15	\$143,993	-12%	-17%
834172	GRADUATE LEVERAGE, U.S. BANK N.A. TRUSTEE	22	\$209,924	9	\$86,030	-59%	-59%
812089	TX HIGHER EDUCATION COORDINATING BOARD	2	\$18,500	4	\$41,000	100%	122%
832733	BANK OF AMERICA	37	\$284,645	2	\$20,500	-95%	-93%
830445	AGGIELAND C. U. BRANCH OF GREATER TEXAS F.C.U.	N/A	N/A	2	\$20,500	N/A	N/A
810753	COMMERCIAL BANK OF TX, NA	4	\$33,000	2	\$9,961	-50%	-70%
827999	SMART FINANCIAL CREDIT UNION	10	\$61,404	1	\$8,500	-90%	-86%

\*Some schools have fewer than ten lenders.

# Southern Methodist University

P.O. Box 750181  
Dallas, TX 75275  
www.smu.edu

General Information		Leadership	
City:	Dallas	President:	Dr. R Gerald Turner
School Type:	Four-Year Private	Director of Financial Aid:	
Highest Degree Offered:	Doctorate		Marc Peterson
ED School Code:	003613	U.S. Rep.:	Pete Sessions (R-32nd)
TG School Suffix:	000	State Sen.:	John Carona (R-16th)
Primary Phone:	(214) 768-2058	State Rep.:	Dan Branch (R-108th)
Financial Aid Phone:	(214) 768-3417		

## Student Profile

Enrollment (Fall 2008):	10,965	Female Enrollment (Fall 2008):	50%
Change (Over Last Five Years):	-2%	Texas Residents (Fall 2008):	60%
Percent Undergraduates (Fall 2008):	57%	Undergraduates Full-Time (Fall 2008):	95%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	70%	68%	N/A	\$14,811	\$21,394	N/A	72%
African-American	6%	10%	N/A	\$21,631	\$16,958	N/A	55%
Hispanic	8%	11%	N/A	\$18,754	\$17,731	N/A	71%
Other/Unknown	16%	11%	N/A	N/A	\$17,928	N/A	66%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$20,116</b>	<b>N/A</b>	<b>71%</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 2008-09 Pell Grants	Grant	\$2,521,984	\$3,390
	AY 2008-09 SEOG	Grant	\$1,179,678	\$2,422
	AY 2008-09 Perkins	Loan	\$946,009	\$5,565
	AY 2008-09 Work Study	Work	\$834,811	\$1,776
	AY 2008-09 FFELP	Loan	\$72,264,683	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$5,678,870	\$3,480
	AY 2007-08 TEXAS Grant	Grant	\$310,917	\$3,273
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$5,250	\$5,250
	AY 2007-08 CAL	Loan	\$812,870	\$15,939
	AY 2007-08 BOT	Loan	\$48,276	\$8,046
Institutional	AY 2006-07	Grant	\$0	N/A

# Southern Methodist University

P.O. Box 750181  
Dallas, TX 75275  
www.smu.edu

## Borrowing Statistics

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

Net Loan Volume:	\$698,883,076
Number of Loans:	116,486
Number of Student Borrowers:	29,986
Amount of Default Claims Paid:	\$30,899,489
Number of Defaulted Borrowers:	2,706

### FY 2009 Freshman TG Volume (by Texas Region)

Central	4%
East	1%
Gulf Coast	11%
Metroplex	35%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	47%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$24,801
Borrowers leaving school in FY 07:	\$23,482
Borrowers leaving school in FY 06:	\$26,647

## Default Information

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

FY 2007	3%	FY 2004	2.6%
FY 2006	2.1%	FY 2003	2.1%
FY 2005	1.9%	FY 2002	4.1%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,950	\$26,924,041	4,393	\$32,537,233	11%	21%
Sub Stafford	3,569	\$21,167,786	4,014	\$24,798,364	12%	17%
Parent PLUS	665	\$11,534,768	649	\$11,162,125	-2%	-3%
Grad PLUS	1,070	\$17,018,441	1,309	\$22,733,695	22%	34%
<b>Total</b>	<b>9,254</b>	<b>\$76,645,036</b>	<b>10,365</b>	<b>\$91,231,417</b>	<b>12%</b>	<b>19%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$69,503,044 or 76% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833918	SOUTHERN METHODIST UNIVERSITY GRAD/PROF STUDENTS	3,656	\$34,934,103	3,568	\$33,165,414	-2%	-5%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	403	\$6,123,103	857	\$9,004,905	113%	47%
826878	CITIBANK	464	\$5,064,492	772	\$7,537,147	66%	49%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	717	\$6,020,751	861	\$5,604,508	20%	-7%
832733	BANK OF AMERICA	844	\$4,667,865	1,100	\$5,026,493	30%	8%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	209	\$1,674,904	410	\$3,302,612	96%	97%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	104	\$985,265	450	\$3,205,106	333%	225%
808851	ACCESS GROUP	77	\$1,221,190	76	\$1,032,785	-1%	-15%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	18	\$249,458	115	\$963,454	539%	286%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	37	\$511,632	45	\$660,620	22%	29%

\*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:	Dr. Eric Anderson
School Type:	Four-Year Private	Assistant VP for Financial Administration, Student	Patricia Norwood
Highest Degree Offered:	Master's	U.S. Rep.:	Chet Edwards (D-17th)
ED School Code:	003619	State Sen.:	Kip Averitt (R-22nd)
TG School Suffix:	000	State Rep.:	Rob Orr (R-58th)
Primary Phone:	(817) 645-3921		
Financial Aid Phone:	(800) 433-2240 x6262		

## Student Profile

Enrollment (Fall 2008):	823	Female Enrollment (Fall 2008):	57%
Change (Over Last Five Years):	-10%	Texas Residents (Fall 2008):	59%
Percent Undergraduates (Fall 2008):	97%	Undergraduates Full-Time (Fall 2008):	89%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	32%	36%	N/A	\$6,842	\$6,911	N/A	46%
African-American	10%	16%	N/A	\$6,165	\$7,671	N/A	23%
Hispanic	23%	31%	N/A	\$8,588	\$6,343	N/A	38%
Other/Unknown	34%	17%	N/A	N/A	\$7,321	N/A	8%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$6,922</b>	<b>N/A</b>	<b>43%</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 2008-09 Pell Grants	Grant	\$1,225,526	\$3,294
	AY 2008-09 SEOG	Grant	\$150,777	\$494
	AY 2008-09 Perkins	Loan	\$35,315	\$1,682
	AY 2008-09 Work Study	Work	\$134,430	\$1,222
	AY 2008-09 FFELP	Loan	\$4,437,135	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$732,797	\$3,228
	AY 2007-08 TEXAS Grant	Grant	\$14,986	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$14,068	\$14,068
	AY 2007-08 CAL	Loan	\$28,513	N/A
	AY 2007-08 BOT	Loan	\$39,961	\$4,440
Institutional	AY 2006-07	Grant	\$0	N/A

# Southwestern Adventist University

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

## Borrowing Statistics

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

Net Loan Volume:	\$53,703,507
Number of Loans:	16,859
Number of Student Borrowers:	5,236
Amount of Default Claims Paid:	\$6,352,292
Number of Defaulted Borrowers:	984

### FY 2009 Freshman TG Volume (by Texas Region)

Central	4%
East	4%
Gulf Coast	11%
Metroplex	49%
Panhandle	0%
Rio Grande	3%
West	1%
Out of State	29%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$14,100
Borrowers leaving school in FY 07:	\$15,000
Borrowers leaving school in FY 06:	\$16,875

## Default Information

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

FY 2007	7.2%	FY 2004	6.6%
FY 2006	7.3%	FY 2003	5.4%
FY 2005	6.9%	FY 2002	4.2%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	531	\$2,196,889	564	\$2,287,143	6%	4%
Sub Stafford	663	\$2,679,555	582	\$2,410,612	-12%	-10%
Parent PLUS	58	\$496,133	40	\$332,311	-31%	-33%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,252</b>	<b>\$5,372,577</b>	<b>1,186</b>	<b>\$5,030,066</b>	<b>-5%</b>	<b>-6%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$4,994,170 or 99% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	384	\$1,546,736	424	\$1,764,209	10%	14%
832733	BANK OF AMERICA	106	\$400,898	203	\$827,670	92%	106%
827567	PINNACLE BANK	188	\$711,531	201	\$814,934	7%	15%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	101	\$422,824	125	\$537,050	24%	27%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	98	\$420,730	80	\$373,313	-18%	-11%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	4	\$16,000	44	\$224,221	1,000%	1,301%
819539	FIRST FINANCIAL BANK, N.A.	41	\$161,752	40	\$150,893	-2%	-7%
824421	BANK OF AMERICA NT AND SA	136	\$566,921	30	\$126,905	-78%	-78%
826878	CITIBANK	80	\$322,446	32	\$126,417	-60%	-61%
828078	COMPASS BANK	N/A	N/A	8	\$48,558	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		Leadership	
City:	Waxahachie	President:	Rev. Kermit Bridges
School Type:	Four-Year Private	Interim Director of Financial Aid:	Eddie Davis
Highest Degree Offered:	Master's	U.S. Rep.:	Joe Barton (R-6th)
ED School Code:	003616	State Sen.:	Kip Averitt (R-22nd)
TG School Suffix:	000	State Rep.:	Jim Pitts (R-10th)
Primary Phone:	(888) 937-7248		
Financial Aid Phone:	(972) 825-4730		

## Student Profile

Enrollment (Fall 2008):	1,891	Female Enrollment (Fall 2008):	47%
Change (Over Last Five Years):	13%	Texas Residents (Fall 2008):	62%
Percent Undergraduates (Fall 2008):	84%	Undergraduates Full-Time (Fall 2008):	81%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	72%	13%	N/A	\$4,875	\$7,482	N/A	36%
African-American	7%	22%	N/A	\$5,936	\$8,402	N/A	9%
Hispanic	16%	51%	N/A	\$5,666	\$6,979	N/A	27%
Other/Unknown	5%	13%	N/A	N/A	\$6,649	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$7,431</b>	<b>N/A</b>	<b>33%</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 2008-09 Pell Grants	Grant	\$2,287,810	\$3,054
	AY 2008-09 SEOG	Grant	\$144,924	\$868
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$178,541	\$1,144
	AY 2008-09 FFELP	Loan	\$12,105,157	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,593,503	\$3,100
	AY 2007-08 TEXAS Grant	Grant	\$30,287	\$5,048
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$44,992	\$11,248
	AY 2007-08 CAL	Loan	\$57,500	N/A
	AY 2007-08 BOT	Loan	\$95,645	\$5,314
Institutional	AY 2006-07	Grant	\$0	N/A

# Southwestern Assemblies of God University

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

## Borrowing Statistics

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

Net Loan Volume:	\$99,918,740
Number of Loans:	30,604
Number of Student Borrowers:	8,845
Amount of Default Claims Paid:	\$8,522,045
Number of Defaulted Borrowers:	1,471

### FY 2009 Freshman TG Volume (by Texas Region)

Central	9%
East	2%
Gulf Coast	11%
Metroplex	36%
Panhandle	3%
Rio Grande	1%
West	1%
Out of State	36%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$14,375
Borrowers leaving school in FY 07:	\$16,442
Borrowers leaving school in FY 06:	\$14,125

## Default Information

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

FY 2007	6.8%	FY 2004	6.3%
FY 2006	7.1%	FY 2003	4.7%
FY 2005	4.4%	FY 2002	8.6%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,447	\$5,892,930	1,569	\$6,883,765	8%	17%
Sub Stafford	1,506	\$6,387,535	1,570	\$6,827,645	4%	7%
Parent PLUS	128	\$971,798	174	\$1,574,959	36%	62%
Grad PLUS	1	\$5,768	1	\$10,000	0%	73%
<b>Total</b>	<b>3,082</b>	<b>\$13,258,031</b>	<b>3,314</b>	<b>\$15,296,369</b>	<b>8%</b>	<b>15%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$12,150,154 or 79% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	628	\$2,654,385	837	\$3,634,412	33%	37%
832733	BANK OF AMERICA	528	\$2,161,655	699	\$2,781,724	32%	29%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	198	\$872,327	366	\$1,577,038	85%	81%
826878	CITIBANK	162	\$668,210	185	\$861,003	14%	29%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	117	\$623,236	162	\$828,941	38%	33%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	1	\$3,745	188	\$741,314	18,700%	19,695%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	74	\$288,135	150	\$631,032	103%	119%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	132	\$649,813	117	\$558,855	-11%	-14%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	80	\$377,664	63	\$309,157	-21%	-18%
818590	CHASE / JPMORGAN CHASE BANK, N.A.	114	\$381,020	58	\$226,678	-49%	-41%

\*Some schools have fewer than ten lenders.

# Southwestern Christian College

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

General Information		Leadership	
City:	Terrell	President:	Dr. Jack Evans, Sr.
School Type:	Four-Year Private	Director of Financial Aid:	Tonya Dean
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Jeb Hensarling (R-5th)
ED School Code:	003618	State Sen.:	Bob Deuell (R-2nd)
TG School Suffix:	000	State Rep.:	Betty Brown (R-4th)
Primary Phone:	(972) 524-3341		
Financial Aid Phone:	(972) 524-3341 x126		

## Student Profile

Enrollment (Fall 2008):	203	Female Enrollment (Fall 2008):	40%
Change (Over Last Five Years):	-8%	Texas Residents (Fall 2008):	58%
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	96%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	1%	0%	N/A	N/A	\$14,667	N/A	N/A
African-American	93%	100%	N/A	\$5,992	\$4,021	N/A	N/A
Hispanic	0%	0%	N/A	N/A	N/A	N/A	N/A
Other/Unknown	5%	0%	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$5,979</b>	<b>N/A</b>	<b>N/A</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 2008-09 Pell Grants	Grant	\$488,041	\$3,320
	AY 2008-09 SEOG	Grant	\$104,677	\$1,517
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$87,551	\$789
	AY 2008-09 FFELP	Loan	\$403,129	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Southwestern Christian College

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

## Borrowing Statistics

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

Net Loan Volume:	\$6,033,365
Number of Loans:	2,797
Number of Student Borrowers:	1,408
Amount of Default Claims Paid:	\$2,171,260
Number of Defaulted Borrowers:	632

### FY 2009 Freshman TG Volume (by Texas Region)

Central	9%
East	12%
Gulf Coast	6%
Metroplex	35%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	38%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$3,500
Borrowers leaving school in FY 07:	\$2,625
Borrowers leaving school in FY 06:	\$3,878

## Default Information

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

FY 2007	13.4%	FY 2004	6.6%
FY 2006	11.1%	FY 2003	17.6%
FY 2005	6.6%	FY 2002	4.8%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	60	\$185,185	104	\$278,966	73%	51%
Sub Stafford	112	\$385,692	118	\$356,432	5%	-8%
Parent PLUS	5	\$22,492	1	\$5,920	-80%	-74%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>177</b>	<b>\$593,369</b>	<b>223</b>	<b>\$641,318</b>	<b>26%</b>	<b>8%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$479,559 or 75% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826878	CITIBANK	110	\$315,444	40	\$137,211	-64%	-57%
833418	WOODFOREST NATIONAL BANK	46	\$134,391	36	\$109,151	-22%	-19%
810778	FIRST FINANCIAL BANK, N.A.	13	\$51,554	20	\$67,106	54%	30%
831495	BANK OF AMERICA	N/A	N/A	10	\$29,969	N/A	N/A
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	4	\$14,250	8	\$29,365	100%	106%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	26	\$85,333	7	\$27,009	-73%	-68%
833712	1ST COMMUNITY FEDERAL CREDIT UNION	N/A	N/A	7	\$24,345	N/A	N/A
831929	WOODFOREST NATIONAL BANK	1	\$2,625	7	\$23,926	600%	811%
814465	TEXAS FEDERAL CREDIT UNION	N/A	N/A	6	\$20,389	N/A	N/A
824135	SUNTRUST EDUCATION LOANS	N/A	N/A	2	\$11,088	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:	James F. Gaeta
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	John R. Carter (R-31st)
ED School Code:	003620	State Sen.:	Steve Ogden (R-5th)
TG School Suffix:	000	State Rep.:	Diana Maldonado (R-52nd)
Primary Phone:	(512) 863-6511		
Financial Aid Phone:	(512) 863-1259		

## Student Profile

Enrollment (Fall 2008):	1,270	Female Enrollment (Fall 2008):	61%
Change (Over Last Five Years):	0%	Texas Residents (Fall 2008):	93%
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	98%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	75%	73%	N/A	\$14,207	\$14,517	N/A	73%
African-American	3%	4%	N/A	\$19,622	\$14,667	N/A	75%
Hispanic	15%	17%	N/A	\$19,599	\$11,149	N/A	64%
Other/Unknown	7%	7%	N/A	N/A	\$13,129	N/A	47%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$13,857</b>	<b>N/A</b>	<b>72%</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 2008-09 Pell Grants	Grant	\$782,978	\$3,449
	AY 2008-09 SEOG	Grant	\$131,373	\$938
	AY 2008-09 Perkins	Loan	\$752,864	\$3,111
	AY 2008-09 Work Study	Work	\$179,201	\$1,106
	AY 2008-09 FFELP	Loan	\$7,853,032	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,514,576	\$3,427
	AY 2007-08 TEXAS Grant	Grant	\$21,651	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$718,578	\$14,970
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Southwestern University

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

## Borrowing Statistics

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

Net Loan Volume:	\$85,414,794
Number of Loans:	20,188
Number of Student Borrowers:	5,500
Amount of Default Claims Paid:	\$3,051,921
Number of Defaulted Borrowers:	437

### FY 2009 Freshman TG Volume (by Texas Region)

Central	43%
East	3%
Gulf Coast	17%
Metroplex	20%
Panhandle	0%
Rio Grande	5%
West	0%
Out of State	12%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$14,625
Borrowers leaving school in FY 07:	\$14,500
Borrowers leaving school in FY 06:	\$15,125

## Default Information

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

FY 2007	2.2%	FY 2004	2.2%
FY 2006	1.9%	FY 2003	1.3%
FY 2005	0.7%	FY 2002	1.3%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	497	\$1,655,361	78	\$224,212	-84%	-86%
Sub Stafford	542	\$2,199,379	39	\$120,342	-93%	-95%
Parent PLUS	409	\$5,518,336	338	\$4,687,327	-17%	-15%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,448</b>	<b>\$9,373,076</b>	<b>455</b>	<b>\$5,031,881</b>	<b>-69%</b>	<b>-46%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$8,645,538 or 172% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826878	CITIBANK	548	\$5,077,969	457	\$3,866,573	-17%	-24%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	170	\$956,788	256	\$1,362,097	51%	42%
832733	BANK OF AMERICA	179	\$802,178	262	\$1,279,186	46%	59%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	49	\$338,929	114	\$648,372	133%	91%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1	\$2,357	74	\$389,385	7,300%	16,420%
828078	COMPASS BANK	N/A	N/A	52	\$303,671	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	8	\$82,703	45	\$273,338	463%	231%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	10	\$138,114	14	\$217,993	40%	58%
831312	DISCOVER BANK	N/A	N/A	41	\$158,382	N/A	N/A
813760	KEYBANK	2	\$29,941	16	\$146,541	700%	389%

\*Some schools have fewer than ten lenders.

# St. Edward's University

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

General Information		Leadership	
City:	Austin	President:	Dr. George Martin
School Type:	Four-Year Private	Director of Student Financial Aid:	
Highest Degree Offered:	Master's		Doris Constantine
ED School Code:	003621	U.S. Rep.:	Lloyd Doggett (D-25th)
TG School Suffix:	000	State Sen.:	Kirk Watson (D-14th)
Primary Phone:	(512) 448-8400	State Rep.:	Eddie Rodriguez (D-51st)
Financial Aid Phone:	(512) 448-8523		

## Student Profile

Enrollment (Fall 2008):	5,348	Female Enrollment (Fall 2008):	60%
Change (Over Last Five Years):	20%	Texas Residents (Fall 2008):	93%
Percent Undergraduates (Fall 2008):	82%	Undergraduates Full-Time (Fall 2008):	79%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	55%	49%	N/A	\$9,370	\$9,436	N/A	52%
African-American	5%	7%	N/A	\$8,581	\$10,181	N/A	38%
Hispanic	29%	35%	N/A	\$11,870	\$8,872	N/A	59%
Other/Unknown	11%	9%	N/A	N/A	\$8,919	N/A	31%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$9,242</b>	<b>N/A</b>	<b>54%</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 2008-09 Pell Grants	Grant	\$3,651,064	\$3,107
	AY 2008-09 SEOG	Grant	\$387,273	\$3,123
	AY 2008-09 Perkins	Loan	\$410,743	\$3,635
	AY 2008-09 Work Study	Work	\$319,696	\$1,501
	AY 2008-09 FFELP	Loan	\$29,830,060	N/A
	AY 2008-09 Direct Loan	Loan	\$101,634	N/A
State	AY 2007-08 TEG	Grant	\$4,717,708	\$3,637
	AY 2007-08 TEXAS Grant	Grant	\$199,859	\$3,028
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$44,455	\$11,114
	AY 2007-08 CAL	Loan	\$105,155	\$6,572
	AY 2007-08 BOT	Loan	\$3,451,650	\$4,875
Institutional	AY 2006-07	Grant	\$0	N/A

# St. Edward's University

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

## Borrowing Statistics

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

Net Loan Volume:	\$318,547,439
Number of Loans:	78,426
Number of Student Borrowers:	18,701
Amount of Default Claims Paid:	\$24,240,370
Number of Defaulted Borrowers:	2,528

### FY 2009 Freshman TG Volume (by Texas Region)

Central	48%
East	1%
Gulf Coast	20%
Metroplex	15%
Panhandle	2%
Rio Grande	4%
West	3%
Out of State	8%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$21,000
Borrowers leaving school in FY 07:	\$21,000
Borrowers leaving school in FY 06:	\$20,834

## Default Information

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

FY 2007	4.1%	FY 2004	2.2%
FY 2006	2.4%	FY 2003	1.2%
FY 2005	2.2%	FY 2002	2.1%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,167	\$16,881,828	3,779	\$19,942,228	19%	18%
Sub Stafford	3,082	\$13,863,724	3,251	\$14,815,816	5%	7%
Parent PLUS	273	\$2,971,467	217	\$2,316,772	-21%	-22%
Grad PLUS	33	\$296,840	36	\$368,210	9%	24%
<b>Total</b>	<b>6,555</b>	<b>\$34,013,859</b>	<b>7,283</b>	<b>\$37,443,026</b>	<b>11%</b>	<b>10%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$30,221,350 or 81% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	1,589	\$8,327,471	2,198	\$11,184,797	38%	34%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,069	\$5,466,941	1,005	\$5,013,371	-6%	-8%
832733	BANK OF AMERICA	826	\$4,404,687	852	\$4,269,829	3%	-3%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	193	\$1,161,418	424	\$2,587,974	120%	123%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	267	\$1,236,483	372	\$1,824,785	39%	48%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	213	\$1,121,515	283	\$1,556,082	33%	39%
810883	FROST NATIONAL BANK	571	\$2,834,039	231	\$1,234,548	-60%	-56%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	163	\$900,087	183	\$891,574	12%	-1%
828078	COMPASS BANK	79	\$440,002	164	\$855,808	108%	95%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	215	\$1,320,560	139	\$802,582	-35%	-39%

\*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 2008): 3,889  
Change (Over Last Five Years): -6%  
Percent Undergraduates (Fall 2008): 61%  
Female Enrollment (Fall 2008): 56%  
Texas Residents (Fall 2008): 90%  
Undergraduates Full-Time (Fall 2008): 93%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	29%	27%	N/A	\$35,355	\$20,741	N/A	53%
African-American	4%	4%	N/A	\$30,449	\$14,537	N/A	54%
Hispanic	52%	62%	N/A	\$32,442	\$12,061	N/A	58%
Other/Unknown	15%	7%	N/A	N/A	\$17,075	N/A	50%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$14,906</b>	<b>N/A</b>	<b>58%</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 2008-09 Pell Grants	Grant	\$3,428,272	\$3,435
	AY 2008-09 SEOG	Grant	\$549,039	\$2,346
	AY 2008-09 Perkins	Loan	\$1,345,446	\$1,529
	AY 2008-09 Work Study	Work	\$1,366,370	\$2,197
	AY 2008-09 FFELP	Loan	\$480,499	N/A
	AY 2008-09 Direct Loan	Loan	\$35,309,444	N/A
State	AY 2007-08 TEG	Grant	\$6,388,949	\$3,657
	AY 2007-08 TEXAS Grant	Grant	\$156,123	\$3,469
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$5,148,656	\$10,465
	AY 2007-08 BOT	Loan	\$1,000,664	\$4,351
Institutional	AY 2006-07	Grant	\$0	N/A

# St. Mary's University of San Antonio

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

## Borrowing Statistics

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

Net Loan Volume:	\$81,530,918
Number of Loans:	26,000
Number of Student Borrowers:	8,521
Amount of Default Claims Paid:	\$13,571,182
Number of Defaulted Borrowers:	1,814

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$15,404
Borrowers leaving school in FY 07:	\$15,177
Borrowers leaving school in FY 06:	\$15,906

### FY 2009 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 2007	3.1%	FY 2004	3%
FY 2006	2.1%	FY 2003	2.8%
FY 2005	2%	FY 2002	2.8%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	24	\$130,354	N/A	N/A	N/A	N/A
Sub Stafford	20	\$86,145	N/A	N/A	N/A	N/A
Parent PLUS	2	\$30,000	N/A	N/A	N/A	N/A
Grad PLUS	3	\$20,624	1	\$22,848	-67%	11%
<b>Total</b>	<b>49</b>	<b>\$267,123</b>	<b>1</b>	<b>\$22,848</b>	<b>-98%</b>	<b>-91%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$230,490 or 1,009% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	10	\$47,286	10	\$44,410	0%	-6%
810883	FROST NATIONAL BANK	14	\$97,156	3	\$31,512	-79%	-68%
823291	FIRSTMARK CREDIT UNION	N/A	N/A	3	\$28,000	N/A	N/A
828148	UNIVERSITY FEDERAL CREDIT UNION	4	\$43,653	5	\$27,958	25%	-36%
833102	COSTEP/TEXAS STATE BANK AS TRUSTEE	1	\$14,410	3	\$21,500	200%	49%
806746	BANK OF AMERICA, N.A.	N/A	N/A	2	\$20,500	N/A	N/A
831946	CAPITAL ONE, N.A.	N/A	N/A	5	\$19,000	N/A	N/A
819590	SECURITY SERVICE FED CR UN	2	\$19,000	3	\$16,010	50%	-16%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	7	\$35,085	3	\$11,600	-57%	-67%
820682	SAN ANTONIO FEDERAL CREDIT UNION	N/A	N/A	1	\$10,000	N/A	N/A

\*Some schools have fewer than ten lenders.

# Texas Christian University

2800 S. University Drive  
Fort Worth, TX 76129  
www.tcu.edu

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

## Student Profile

Enrollment (Fall 2008):	8,696	Female Enrollment (Fall 2008):	58%
Change (Over Last Five Years):	5%	Texas Residents (Fall 2008):	75%
Percent Undergraduates (Fall 2008):	86%	Undergraduates Full-Time (Fall 2008):	96%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	73%	71%	N/A	\$11,253	\$16,577	N/A	70%
African-American	5%	9%	N/A	\$16,890	\$15,039	N/A	61%
Hispanic	8%	11%	N/A	\$13,083	\$15,251	N/A	63%
Other/Unknown	14%	9%	N/A	N/A	\$18,377	N/A	64%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$16,447</b>	<b>N/A</b>	<b>69%</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 2008-09 Pell Grants	Grant	\$2,851,281	\$3,300
	AY 2008-09 SEOG	Grant	\$890,849	\$1,539
	AY 2008-09 Perkins	Loan	\$652,016	\$1,988
	AY 2008-09 Work Study	Work	\$698,036	\$1,218
	AY 2008-09 FFELP	Loan	\$43,685,489	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$5,139,021	\$3,286
	AY 2007-08 TEXAS Grant	Grant	\$79,920	\$4,440
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$95,727	\$19,145
	AY 2007-08 CAL	Loan	\$3,491,468	\$9,807
	AY 2007-08 BOT	Loan	\$902,165	\$4,984
Institutional	AY 2006-07	Grant	\$0	N/A

# Texas Christian University

2800 S. University Drive  
Fort Worth, TX 76129  
www.tcu.edu

## Borrowing Statistics

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

Net Loan Volume:	\$443,926,627
Number of Loans:	90,936
Number of Student Borrowers:	25,031
Amount of Default Claims Paid:	\$20,347,983
Number of Defaulted Borrowers:	2,424

### FY 2009 Freshman TG Volume (by Texas Region)

Central	14%
East	3%
Gulf Coast	13%
Metroplex	41%
Panhandle	1%
Rio Grande	0%
West	1%
Out of State	27%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$17,125
Borrowers leaving school in FY 07:	\$17,225
Borrowers leaving school in FY 06:	\$17,125

## Default Information

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

FY 2007	2.5%	FY 2004	2.7%
FY 2006	2%	FY 2003	3.1%
FY 2005	1.8%	FY 2002	5%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	3,724	\$16,274,594	4,119	\$20,144,425	11%	24%
Sub Stafford	2,828	\$14,278,345	3,207	\$15,906,042	13%	11%
Parent PLUS	733	\$12,813,065	1,020	\$18,003,389	39%	41%
Grad PLUS	134	\$2,298,505	202	\$3,657,635	51%	59%
<b>Total</b>	<b>7,419</b>	<b>\$45,664,509</b>	<b>8,548</b>	<b>\$57,711,491</b>	<b>15%</b>	<b>26%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$40,108,088 or 69% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	879	\$5,703,053	1,725	\$8,821,356	96%	55%
834140	TEXAS CHRISTIAN UNIVERSITY GRAD/PROF STUDENTS	1,073	\$8,349,856	831	\$7,861,965	-23%	-6%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	69	\$809,285	1,001	\$6,787,359	1,351%	739%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	618	\$4,753,975	784	\$4,505,326	27%	-5%
832733	BANK OF AMERICA	449	\$2,540,518	600	\$3,230,825	34%	27%
833443	COMPASS BANK	149	\$706,619	553	\$2,907,115	271%	311%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	6	\$49,940	537	\$2,609,219	8,850%	5,125%
826878	CITIBANK	182	\$1,451,865	206	\$1,296,836	13%	-11%
810883	FROST NATIONAL BANK	646	\$4,091,236	172	\$1,170,460	-73%	-71%
806746	BANK OF AMERICA, N.A.	657	\$4,969,808	147	\$917,627	-78%	-82%

\*Some schools have fewer than ten lenders.

# Texas College

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

General Information		Leadership	
City:	Tyler	President:	Dwight J. Fennell
School Type:	Four-Year Private	Director of Financial Aid:	Cecila Jones
Highest Degree Offered:	Baccalaureate	U.S. Rep.:	Louie Gohmert (R-1st)
ED School Code:	003638	State Sen.:	Bob Deuell (R-2nd)
TG School Suffix:	000	State Rep.:	Leo Berman (R-6th)
Primary Phone:	(903) 593-8311		
Financial Aid Phone:	(903) 593-8311 x2208		

## Student Profile

Enrollment (Fall 2008):	736	Female Enrollment (Fall 2008):	42%
Change (Over Last Five Years):	-29%	Texas Residents (Fall 2008):	83%
Percent Undergraduates (Fall 2008):	96%	Undergraduates Full-Time (Fall 2008):	96%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	4%	3%	N/A	\$5,114	\$5,454	N/A	0%
African-American	84%	88%	N/A	\$5,316	\$5,549	N/A	28%
Hispanic	11%	9%	N/A	\$5,358	\$4,355	N/A	0%
Other/Unknown	1%	1%	N/A	N/A	N/A	N/A	N/A
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$5,494</b>	<b>N/A</b>	<b>28%</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 2008-09 Pell Grants	Grant	\$2,319,947	\$3,483
	AY 2008-09 SEOG	Grant	\$300,000	\$2,256
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$200,000	\$1,550
	AY 2008-09 FFELP	Loan	\$4,311,442	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,361,859	\$3,274
	AY 2007-08 TEXAS Grant	Grant	\$9,993	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$28,275	\$5,655
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Texas College

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

## Borrowing Statistics

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

Net Loan Volume:	\$28,770,518
Number of Loans:	11,510
Number of Student Borrowers:	4,381
Amount of Default Claims Paid:	\$8,084,323
Number of Defaulted Borrowers:	1,809

### FY 2009 Freshman TG Volume (by Texas Region)

Central	3%
East	28%
Gulf Coast	15%
Metroplex	30%
Panhandle	0%
Rio Grande	1%
West	0%
Out of State	23%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$7,062
Borrowers leaving school in FY 07:	\$6,625
Borrowers leaving school in FY 06:	\$6,215

## Default Information

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

FY 2007	23.3%	FY 2004	10.9%
FY 2006	24.8%	FY 2003	12.5%
FY 2005	14.9%	FY 2002	25.3%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	554	\$1,942,570	970	\$3,160,737	75%	63%
Sub Stafford	691	\$2,412,423	898	\$3,077,820	30%	28%
Parent PLUS	34	\$257,846	25	\$168,275	-26%	-35%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>1,279</b>	<b>\$4,612,839</b>	<b>1,893</b>	<b>\$6,406,832</b>	<b>48%</b>	<b>39%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$3,894,338 or 61% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	158	\$520,145	266	\$1,021,436	68%	96%
832733	BANK OF AMERICA	10	\$32,390	198	\$695,886	1,880%	2,048%
806746	BANK OF AMERICA, N.A.	494	\$1,774,947	179	\$630,631	-64%	-64%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	105	\$342,944	134	\$487,452	28%	42%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	24	\$90,500	66	\$221,450	175%	145%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	144	\$522,273	57	\$209,350	-60%	-60%
805090	CAPITAL ONE, N.A.	44	\$159,415	56	\$191,415	27%	20%
821359	FRANKLIN BANK FKA FIRST NATIONAL BANK OF BRYAN	3	\$12,500	38	\$162,750	1,167%	1,202%
810612	REGIONS BANK	N/A	N/A	47	\$162,251	N/A	N/A
807807	CHASE/JPMORGAN CHASE BANK, N.A.	148	\$473,629	32	\$111,717	-78%	-76%

\*Some schools have fewer than ten lenders.

# Texas Lutheran University

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

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

## Student Profile

Enrollment (Fall 2008):	1,432	Female Enrollment (Fall 2008):	51%
Change (Over Last Five Years):	2%	Texas Residents (Fall 2008):	96%
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	95%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	65%	62%	N/A	\$8,647	\$8,045	N/A	58%
African-American	10%	11%	N/A	\$8,159	\$8,842	N/A	58%
Hispanic	20%	23%	N/A	\$8,646	\$8,306	N/A	44%
Other/Unknown	5%	4%	N/A	N/A	\$8,235	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,218</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 2008-09 Pell Grants	Grant	\$1,497,105	\$3,276
	AY 2008-09 SEOG	Grant	\$176,177	\$1,055
	AY 2008-09 Perkins	Loan	\$550,000	\$1,491
	AY 2008-09 Work Study	Work	\$162,217	\$297
	AY 2008-09 FFELP	Loan	\$8,558,598	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,296,556	\$3,539
	AY 2007-08 TEXAS Grant	Grant	\$133,117	\$3,025
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$303,854	\$12,154
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Texas Lutheran University

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

## Borrowing Statistics

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

Net Loan Volume:	\$42,740,121
Number of Loans:	14,298
Number of Student Borrowers:	5,020
Amount of Default Claims Paid:	\$6,083,924
Number of Defaulted Borrowers:	948

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$3,750
Borrowers leaving school in FY 07:	\$4,184
Borrowers leaving school in FY 06:	\$5,901

### FY 2009 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%

## Default Information

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

FY 2007	6.8%	FY 2004	4.6%
FY 2006	3.2%	FY 2003	3.8%
FY 2005	3%	FY 2002	4.9%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	20	\$82,516	10	\$47,911	-50%	-42%
Sub Stafford	12	\$46,984	9	\$33,089	-25%	-30%
Parent PLUS	7	\$72,160	1	\$7,000	-86%	-90%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>39</b>	<b>\$201,660</b>	<b>20</b>	<b>\$88,000</b>	<b>-49%</b>	<b>-56%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$201,660 or 229% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
828148	UNIVERSITY FEDERAL CREDIT UNION	7	\$40,500	18	\$107,160	157%	165%
829509	SOUTHWEST RESEARCH CENTER FCU	N/A	N/A	1	\$16,500	N/A	N/A
821362	TEXAS DOW EMPLOYEES CREDIT UNION	N/A	N/A	1	\$16,000	N/A	N/A
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	N/A	N/A	4	\$14,750	N/A	N/A
833305	BANK OF TEXAS	N/A	N/A	2	\$10,500	N/A	N/A
820682	SAN ANTONIO FEDERAL CREDIT UNION	N/A	N/A	4	\$9,250	N/A	N/A
832733	BANK OF AMERICA	1	\$3,500	3	\$7,500	200%	114%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	5	\$35,398	2	\$7,000	-60%	-80%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1	\$3,000	2	\$6,500	100%	117%
813916	SECURITY STATE BANK AND TRUST	N/A	N/A	2	\$6,500	N/A	N/A

\*Some schools have fewer than ten lenders.

# Texas Wesleyan University

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

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

## Student Profile

Enrollment (Fall 2008):	3,202	Female Enrollment (Fall 2008):	62%
Change (Over Last Five Years):	8%	Texas Residents (Fall 2008):	90%
Percent Undergraduates (Fall 2008):	53%	Undergraduates Full-Time (Fall 2008):	66%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	53%	54%	N/A	\$6,570	\$17,730	N/A	24%
African-American	13%	17%	N/A	\$6,582	\$11,140	N/A	22%
Hispanic	14%	15%	N/A	\$7,589	\$11,660	N/A	33%
Other/Unknown	20%	13%	N/A	N/A	\$14,557	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$15,276</b>	<b>N/A</b>	<b>26%</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 2008-09 Pell Grants	Grant	\$2,311,128	\$3,073
	AY 2008-09 SEOG	Grant	\$271,223	\$437
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$271,275	\$1,995
	AY 2008-09 FFELP	Loan	\$38,639,639	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$3,162,192	\$2,944
	AY 2007-08 TEXAS Grant	Grant	\$45,302	\$5,034
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$131,500	\$18,786
	AY 2007-08 CAL	Loan	\$787,390	\$8,559
	AY 2007-08 BOT	Loan	\$117,851	\$5,893
Institutional	AY 2006-07	Grant	\$0	N/A

# Texas Wesleyan University

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

## Borrowing Statistics

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

Net Loan Volume:	\$340,075,543
Number of Loans:	61,639
Number of Student Borrowers:	15,076
Amount of Default Claims Paid:	\$22,941,286
Number of Defaulted Borrowers:	2,060

### FY 2009 Freshman TG Volume (by Texas Region)

Central	5%
East	1%
Gulf Coast	1%
Metroplex	90%
Panhandle	1%
Rio Grande	0%
West	0%
Out of State	2%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$38,047
Borrowers leaving school in FY 07:	\$41,625
Borrowers leaving school in FY 06:	\$44,634

## Default Information

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

FY 2007	1.4%	FY 2004	4%
FY 2006	2.9%	FY 2003	5.4%
FY 2005	3.5%	FY 2002	6.4%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,893	\$21,990,100	3,081	\$24,168,392	6%	10%
Sub Stafford	2,650	\$15,765,494	2,628	\$15,772,190	-1%	0%
Parent PLUS	53	\$461,005	36	\$307,334	-32%	-33%
Grad PLUS	598	\$8,381,518	940	\$12,071,400	57%	44%
<b>Total</b>	<b>6,194</b>	<b>\$46,598,117</b>	<b>6,685</b>	<b>\$52,319,316</b>	<b>8%</b>	<b>12%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$39,025,209 or 75% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	914	\$6,655,355	1,265	\$9,555,331	38%	44%
832733	BANK OF AMERICA	999	\$6,759,651	1,286	\$9,543,598	29%	41%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	366	\$2,533,641	576	\$4,345,170	57%	71%
808851	ACCESS GROUP	690	\$6,472,628	474	\$4,321,117	-31%	-33%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	484	\$3,056,609	565	\$4,104,433	17%	34%
828078	COMPASS BANK	37	\$241,331	345	\$2,034,404	832%	743%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	2	\$20,500	291	\$1,878,531	14,450%	9,064%
826878	CITIBANK	137	\$1,096,199	139	\$1,177,622	1%	7%
810883	FROST NATIONAL BANK	445	\$2,223,752	194	\$1,113,854	-56%	-50%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	108	\$934,321	108	\$951,149	0%	2%

\*Some schools have fewer than ten lenders.

# Trinity University

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

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

## Student Profile

Enrollment (Fall 2008):	2,703	Female Enrollment (Fall 2008):	54%
Change (Over Last Five Years):	0%	Texas Residents (Fall 2008):	68%
Percent Undergraduates (Fall 2008):	92%	Undergraduates Full-Time (Fall 2008):	98%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	60%	59%	N/A	\$13,953	\$13,667	N/A	81%
African-American	4%	6%	N/A	\$16,887	\$14,892	N/A	76%
Hispanic	11%	15%	N/A	\$15,928	\$13,927	N/A	77%
Other/Unknown	24%	20%	N/A	N/A	\$13,029	N/A	74%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$13,680</b>	<b>N/A</b>	<b>79%</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 2008-09 Pell Grants	Grant	\$714,376	\$3,232
	AY 2008-09 SEOG	Grant	\$575,798	\$3,253
	AY 2008-09 Perkins	Loan	\$1,382,693	\$3,389
	AY 2008-09 Work Study	Work	\$425,688	\$1,220
	AY 2008-09 FFELP	Loan	\$9,707,236	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$0	N/A
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Trinity University

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

## Borrowing Statistics

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

Net Loan Volume:	\$139,833,974
Number of Loans:	29,893
Number of Student Borrowers:	8,339
Amount of Default Claims Paid:	\$3,861,804
Number of Defaulted Borrowers:	535

### FY 2009 Freshman TG Volume (by Texas Region)

Central	26%
East	1%
Gulf Coast	30%
Metroplex	10%
Panhandle	0%
Rio Grande	2%
West	0%
Out of State	30%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$17,125
Borrowers leaving school in FY 07:	\$17,125
Borrowers leaving school in FY 06:	\$17,125

## Default Information

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

FY 2007	1.3%	FY 2004	4%
FY 2006	0.3%	FY 2003	0.8%
FY 2005	0.7%	FY 2002	1.2%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	679	\$3,351,281	855	\$3,969,956	26%	18%
Sub Stafford	724	\$3,049,517	753	\$3,309,380	4%	9%
Parent PLUS	282	\$3,803,636	302	\$4,149,962	7%	9%
Grad PLUS	17	\$163,916	16	\$153,598	-6%	-6%
<b>Total</b>	<b>1,702</b>	<b>\$10,368,350</b>	<b>1,926</b>	<b>\$11,582,896</b>	<b>13%</b>	<b>12%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$8,062,936 or 70% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
826878	CITIBANK	70	\$421,575	440	\$2,510,657	529%	496%
832733	BANK OF AMERICA	401	\$2,298,621	285	\$1,742,468	-29%	-24%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	9	\$61,749	124	\$887,089	1,278%	1,337%
808851	ACCESS GROUP	N/A	N/A	126	\$723,548	N/A	N/A
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	76	\$547,133	97	\$665,460	28%	22%
809921	PNC BANK, N. A.	27	\$216,844	87	\$520,427	222%	140%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	104	\$546,354	62	\$327,140	-40%	-40%
819628	CHASE/JPMORGAN CHASE BANK, N.A.	40	\$230,625	42	\$241,904	5%	5%
808732	CHASE-JPMORGAN CHASE BANK, N.A.	49	\$300,268	45	\$236,382	-8%	-21%
828078	COMPASS BANK	37	\$298,566	31	\$207,861	-16%	-30%

\*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:	Thomas W. Keefe
School Type:	Four-Year Private	Asst. Dean of Financial Aid:	
Highest Degree Offered:	Master's		Laurie Rosenkrantz
ED School Code:	003651	U.S. Rep.:	Pete Sessions (R-32nd)
TG School Suffix:	000	State Sen.:	Florence Shapiro (R-8th)
Primary Phone:	(972) 721-5000	State Rep.:	Linda Harper-Brown (R-105th)
Financial Aid Phone:	(972) 721-5266		

## Student Profile

Enrollment (Fall 2008):	2,977	Female Enrollment (Fall 2008):	45%
Change (Over Last Five Years):	-6%	Texas Residents (Fall 2008):	63%
Percent Undergraduates (Fall 2008):	44%	Undergraduates Full-Time (Fall 2008):	97%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	57%	58%	N/A	\$12,509	\$10,675	N/A	69%
African-American	8%	12%	N/A	\$6,328	\$14,013	N/A	0%
Hispanic	11%	16%	N/A	\$13,969	\$11,101	N/A	44%
Other/Unknown	24%	14%	N/A	N/A	\$11,508	N/A	58%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$11,301</b>	<b>N/A</b>	<b>63%</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 2008-09 Pell Grants	Grant	\$847,873	\$3,286
	AY 2008-09 SEOG	Grant	\$128,272	\$717
	AY 2008-09 Perkins	Loan	\$0	N/A
	AY 2008-09 Work Study	Work	\$274,862	\$922
	AY 2008-09 FFELP	Loan	\$12,687,797	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,127,649	\$3,438
	AY 2007-08 TEXAS Grant	Grant	\$24,870	\$4,974
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$5,500	\$5,500
	AY 2007-08 CAL	Loan	\$148,423	\$10,602
	AY 2007-08 BOT	Loan	\$92,090	\$4,847
Institutional	AY 2006-07	Grant	\$0	N/A

# University of Dallas

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

## Borrowing Statistics

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

Net Loan Volume:	\$119,235,286
Number of Loans:	24,825
Number of Student Borrowers:	7,745
Amount of Default Claims Paid:	\$6,437,096
Number of Defaulted Borrowers:	677

### FY 2009 Freshman TG Volume (by Texas Region)

Central	8%
East	1%
Gulf Coast	9%
Metroplex	23%
Panhandle	2%
Rio Grande	2%
West	3%
Out of State	52%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$22,000
Borrowers leaving school in FY 07:	\$17,125
Borrowers leaving school in FY 06:	\$18,230

## Default Information

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

FY 2007	3.2%	FY 2004	3.2%
FY 2006	1.6%	FY 2003	4.6%
FY 2005	1%	FY 2002	3.4%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,150	\$7,370,619	1,306	\$7,777,268	14%	6%
Sub Stafford	1,270	\$7,074,371	1,251	\$7,233,685	-1%	2%
Parent PLUS	84	\$1,086,124	117	\$1,289,923	39%	19%
Grad PLUS	19	\$89,439	48	\$435,517	153%	387%
<b>Total</b>	<b>2,523</b>	<b>\$15,620,553</b>	<b>2,722</b>	<b>\$16,736,393</b>	<b>8%</b>	<b>7%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$15,530,978 or 93% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	1,904	\$12,230,627	2,219	\$13,513,934	17%	10%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	87	\$665,683	116	\$714,300	33%	7%
831455	STUDENT LOAN FUNDING, FBNA TRUSTEE	65	\$629,548	61	\$466,080	-6%	-26%
808780	FIFTH THIRD BANK	1	\$3,500	55	\$339,382	5,400%	9,597%
810612	REGIONS BANK	16	\$129,215	43	\$319,000	169%	147%
829076	NELLIE MAE CORP TTEE BANK OF NEW YORK TRUST CO.	10	\$90,674	5	\$61,500	-50%	-32%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	1	\$10,000	4	\$36,582	300%	266%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	2	\$50,000	5	\$36,000	150%	-28%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	1	\$7,000	2	\$23,700	100%	239%
834119	GOAL FINANCIAL BNY ELT HIGHER EDUCATION FINANCE	1	\$5,960	2	\$20,500	100%	244%

\*Some schools have fewer than ten lenders.

# University of Mary Hardin-Baylor

900 College Street  
Belton, TX 76513  
www.umhb.edu

General Information		Leadership	
City:	Belton	President:	Dr. Randy O'Rear
School Type:	Four-Year Private	Assoc. VP/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.:	Ralph Sheffield (R-55th)
Primary Phone:	(254) 295-8642		
Financial Aid Phone:	(254) 295-4517		

## Student Profile

Enrollment (Fall 2008):	2,701	Female Enrollment (Fall 2008):	63%
Change (Over Last Five Years):	3%	Texas Residents (Fall 2008):	96%
Percent Undergraduates (Fall 2008):	93%	Undergraduates Full-Time (Fall 2008):	90%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	71%	70%	N/A	\$7,115	\$9,133	N/A	45%
African-American	12%	13%	N/A	\$7,754	\$8,956	N/A	32%
Hispanic	13%	14%	N/A	\$7,607	\$9,987	N/A	31%
Other/Unknown	5%	3%	N/A	N/A	\$9,916	N/A	0%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$9,250</b>	<b>N/A</b>	<b>42%</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 2008-09 Pell Grants	Grant	\$2,661,665	\$3,070
	AY 2008-09 SEOG	Grant	\$260,000	\$2,321
	AY 2008-09 Perkins	Loan	\$260,000	\$3,421
	AY 2008-09 Work Study	Work	\$320,837	\$1,707
	AY 2008-09 FFELP	Loan	\$18,299,762	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$4,797,887	\$3,528
	AY 2007-08 TEXAS Grant	Grant	\$158,227	\$2,985
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$33,500	\$11,167
	AY 2007-08 CAL	Loan	\$1,693,847	\$9,206
	AY 2007-08 BOT	Loan	\$229,843	\$3,380
Institutional	AY 2006-07	Grant	\$0	N/A

# University of Mary Hardin-Baylor

900 College Street  
Belton, TX 76513  
www.umhb.edu

## Borrowing Statistics

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

Net Loan Volume:	\$177,713,996
Number of Loans:	53,004
Number of Student Borrowers:	15,237
Amount of Default Claims Paid:	\$13,863,082
Number of Defaulted Borrowers:	1,900

### FY 2009 Freshman TG Volume (by Texas Region)

Central	57%
East	2%
Gulf Coast	19%
Metroplex	16%
Panhandle	2%
Rio Grande	1%
West	1%
Out of State	2%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$17,421
Borrowers leaving school in FY 07:	\$17,445
Borrowers leaving school in FY 06:	\$17,125

## Default Information

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

FY 2007	5.6%	FY 2004	3.5%
FY 2006	3.9%	FY 2003	3.4%
FY 2005	3.7%	FY 2002	5.9%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,248	\$8,511,189	2,712	\$10,372,795	21%	22%
Sub Stafford	2,015	\$9,086,688	2,049	\$9,062,522	2%	-0%
Parent PLUS	364	\$3,535,497	321	\$3,054,425	-12%	-14%
Grad PLUS	2	\$5,281	2	\$10,496	0%	99%
<b>Total</b>	<b>4,629</b>	<b>\$21,138,655</b>	<b>5,084</b>	<b>\$22,500,238</b>	<b>10%</b>	<b>6%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$17,016,492 or 76% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	817	\$3,750,273	974	\$4,323,521	19%	15%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	577	\$2,772,685	759	\$3,449,813	32%	24%
810819	FIRST NATIONAL BANK OF CENTRAL TEXAS	339	\$1,522,508	466	\$2,010,451	37%	32%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	296	\$1,273,791	342	\$1,545,609	16%	21%
810815	FIRST NATIONAL BANK TEXAS	266	\$1,287,918	333	\$1,447,360	25%	12%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	33	\$213,701	224	\$1,180,303	579%	452%
828078	COMPASS BANK	146	\$675,283	200	\$899,035	37%	33%
826878	CITIBANK	162	\$819,385	151	\$769,516	-7%	-6%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	N/A	N/A	156	\$758,185	N/A	N/A
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	72	\$355,442	139	\$632,699	93%	78%

\*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:	Lynda McKendree
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) 525-2170		

## Student Profile

Enrollment (Fall 2008):	3,165	Female Enrollment (Fall 2008):	41%
Change (Over Last Five Years):	-35%	Texas Residents (Fall 2008):	88%
Percent Undergraduates (Fall 2008):	54%	Undergraduates Full-Time (Fall 2008):	76%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	36%	27%	N/A	\$9,031	\$12,115	N/A	52%
African-American	8%	8%	N/A	\$7,198	\$12,109	N/A	36%
Hispanic	26%	31%	N/A	\$8,100	\$10,529	N/A	63%
Other/Unknown	30%	34%	N/A	N/A	\$10,717	N/A	53%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$11,159</b>	<b>N/A</b>	<b>56%</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 2008-09 Pell Grants	Grant	\$1,616,711	\$3,404
	AY 2008-09 SEOG	Grant	\$227,154	\$1,097
	AY 2008-09 Perkins	Loan	\$249,407	\$2,188
	AY 2008-09 Work Study	Work	\$121,908	\$2,139
	AY 2008-09 FFELP	Loan	\$12,139,401	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$2,423,102	\$3,574
	AY 2007-08 TEXAS Grant	Grant	\$44,969	\$7,495
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$20,320	\$20,320
	AY 2007-08 CAL	Loan	\$46,452	N/A
	AY 2007-08 BOT	Loan	\$341,481	\$4,810
Institutional	AY 2006-07	Grant	\$0	N/A

# University of St. Thomas

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

## Borrowing Statistics

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

Net Loan Volume:	\$137,291,488
Number of Loans:	31,975
Number of Student Borrowers:	8,431
Amount of Default Claims Paid:	\$10,474,069
Number of Defaulted Borrowers:	1,070

### FY 2009 Freshman TG Volume (by Texas Region)

Central	4%
East	1%
Gulf Coast	88%
Metroplex	1%
Panhandle	0%
Rio Grande	1%
West	2%
Out of State	4%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$21,171
Borrowers leaving school in FY 07:	\$19,861
Borrowers leaving school in FY 06:	\$16,142

## Default Information

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

FY 2007	5.2%	FY 2004	4.3%
FY 2006	3.6%	FY 2003	2.4%
FY 2005	3.4%	FY 2002	3.9%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	1,086	\$5,915,205	1,388	\$7,738,386	28%	31%
Sub Stafford	998	\$4,853,278	1,146	\$5,750,793	15%	18%
Parent PLUS	133	\$1,411,092	152	\$1,694,420	14%	20%
Grad PLUS	37	\$180,118	37	\$282,650	0%	57%
<b>Total</b>	<b>2,254</b>	<b>\$12,359,693</b>	<b>2,723</b>	<b>\$15,466,249</b>	<b>21%</b>	<b>25%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$10,208,759 or 66% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	566	\$3,291,569	490	\$2,702,475	-13%	-18%
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	440	\$2,258,203	307	\$1,604,718	-30%	-29%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	179	\$1,137,585	250	\$1,441,463	40%	27%
826878	CITIBANK	156	\$928,730	174	\$961,615	12%	4%
832733	BANK OF AMERICA	146	\$869,958	166	\$852,937	14%	-2%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	2	\$20,500	135	\$802,521	6,650%	3,815%
809921	PNC BANK, N. A.	169	\$1,008,624	129	\$678,627	-24%	-33%
808732	CHASE-JPMORGAN CHASE BANK, N.A.	118	\$718,605	119	\$558,879	1%	-22%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	25	\$170,950	46	\$325,893	84%	91%
833067	AMS EDUCATION LOAN TRUST, WILMINGTON TRUST COMPANY	63	\$351,177	49	\$279,631	-22%	-20%

\*Some schools have fewer than ten lenders.

# University of the Incarnate Word

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

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

## Student Profile

Enrollment (Fall 2008):	6,361	Female Enrollment (Fall 2008):	66%
Change (Over Last Five Years):	43%	Texas Residents (Fall 2008):	91%
Percent Undergraduates (Fall 2008):	80%	Undergraduates Full-Time (Fall 2008):	65%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	23%	20%	N/A	\$6,416	\$8,120	N/A	40%
African-American	7%	8%	N/A	\$5,840	\$8,310	N/A	33%
Hispanic	51%	63%	N/A	\$6,391	\$7,834	N/A	39%
Other/Unknown	19%	9%	N/A	N/A	\$9,404	N/A	37%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$8,069</b>	<b>N/A</b>	<b>38%</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 2008-09 Pell Grants	Grant	\$6,089,297	\$3,139
	AY 2008-09 SEOG	Grant	\$684,232	\$2,273
	AY 2008-09 Perkins	Loan	\$510,746	\$3,004
	AY 2008-09 Work Study	Work	\$752,571	\$1,608
	AY 2008-09 FFELP	Loan	\$50,229,006	N/A
	AY 2008-09 Direct Loan	Loan	\$16,874	N/A
State	AY 2007-08 TEG	Grant	\$5,192,428	\$3,667
	AY 2007-08 TEXAS Grant	Grant	\$125,861	\$3,070
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$45,470	\$15,157
	AY 2007-08 CAL	Loan	\$1,133,107	\$10,117
	AY 2007-08 BOT	Loan	\$251,718	\$3,873
Institutional	AY 2006-07	Grant	\$0	N/A

# University of the Incarnate Word

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

## Borrowing Statistics

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

Net Loan Volume:	\$304,794,615
Number of Loans:	95,529
Number of Student Borrowers:	19,574
Amount of Default Claims Paid:	\$21,590,507
Number of Defaulted Borrowers:	2,405

### FY 2009 Freshman TG Volume (by Texas Region)

Central	77%
East	0%
Gulf Coast	8%
Metroplex	2%
Panhandle	1%
Rio Grande	8%
West	3%
Out of State	2%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$21,815
Borrowers leaving school in FY 07:	\$21,000
Borrowers leaving school in FY 06:	\$19,809

## Default Information

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

FY 2007	5.7%	FY 2004	3.4%
FY 2006	4.8%	FY 2003	2.5%
FY 2005	3.9%	FY 2002	2.9%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	7,636	\$29,886,705	7,961	\$40,873,918	4%	37%
Sub Stafford	5,761	\$22,055,408	6,251	\$25,191,021	9%	14%
Parent PLUS	390	\$4,254,063	443	\$4,542,890	14%	7%
Grad PLUS	210	\$3,198,584	248	\$1,742,785	18%	-46%
<b>Total</b>	<b>13,997</b>	<b>\$59,394,760</b>	<b>14,903</b>	<b>\$72,350,614</b>	<b>6%</b>	<b>22%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$47,387,233 or 65% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
832733	BANK OF AMERICA	1,528	\$6,424,898	2,147	\$9,424,736	41%	47%
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	1,387	\$6,187,354	1,962	\$9,037,251	41%	46%
819590	SECURITY SERVICE FED CR UN	1,419	\$5,591,616	1,974	\$7,824,758	39%	40%
820682	SAN ANTONIO FEDERAL CREDIT UNION	1,599	\$6,302,918	1,850	\$7,289,874	16%	16%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	200	\$769,200	687	\$3,172,597	244%	312%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	265	\$1,275,519	677	\$2,750,040	155%	116%
803000	CHASE - JPMORGAN CHASE BANK, N.A.	170	\$861,846	595	\$2,673,861	250%	210%
828078	COMPASS BANK	94	\$461,009	412	\$1,879,352	338%	308%
807807	CHASE/JPMORGAN CHASE BANK, N.A.	532	\$2,062,415	424	\$1,803,674	-20%	-13%
826878	CITIBANK	231	\$967,138	342	\$1,531,090	48%	58%

\*Some schools have fewer than ten lenders.

# Wayland Baptist University

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

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

## Student Profile

Enrollment (Fall 2008):	4,080	Female Enrollment (Fall 2008):	55%
Change (Over Last Five Years):	-34%	Texas Residents (Fall 2008):	94%
Percent Undergraduates (Fall 2008):	79%	Undergraduates Full-Time (Fall 2008):	80%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	54%	56%	N/A	\$4,127	\$6,530	N/A	56%
African-American	13%	12%	N/A	\$3,608	\$6,133	N/A	0%
Hispanic	21%	26%	N/A	\$3,711	\$6,263	N/A	50%
Other/Unknown	12%	6%	N/A	N/A	\$5,602	N/A	30%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$6,363</b>	<b>N/A</b>	<b>39%</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 2008-09 Pell Grants	Grant	\$2,749,404	\$2,582
	AY 2008-09 SEOG	Grant	\$181,456	\$706
	AY 2008-09 Perkins	Loan	\$82,236	\$2,056
	AY 2008-09 Work Study	Work	\$213,905	\$1,354
	AY 2008-09 FFELP	Loan	\$17,095,758	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,213,270	\$2,206
	AY 2007-08 TEXAS Grant	Grant	\$23,512	\$3,359
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$41,490	\$6,915
	AY 2007-08 CAL	Loan	\$5,635	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Wayland Baptist University

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

## Borrowing Statistics

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

Net Loan Volume:	\$143,592,369
Number of Loans:	50,407
Number of Student Borrowers:	13,371
Amount of Default Claims Paid:	\$12,912,401
Number of Defaulted Borrowers:	1,825

### FY 2009 Freshman TG Volume (by Texas Region)

Central	19%
East	0%
Gulf Coast	1%
Metroplex	5%
Panhandle	66%
Rio Grande	0%
West	3%
Out of State	5%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$15,192
Borrowers leaving school in FY 07:	\$13,469
Borrowers leaving school in FY 06:	\$14,125

## Default Information

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

FY 2007	4%	FY 2004	3%
FY 2006	3.8%	FY 2003	4.8%
FY 2005	2.9%	FY 2002	4.9%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	2,588	\$10,318,444	3,209	\$13,934,977	24%	35%
Sub Stafford	2,169	\$7,570,406	2,255	\$8,111,383	4%	7%
Parent PLUS	77	\$517,005	68	\$367,856	-12%	-29%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>4,834</b>	<b>\$18,405,855</b>	<b>5,532</b>	<b>\$22,414,216</b>	<b>14%</b>	<b>22%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$11,049,362 or 49% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
807176	WELLS FARGO EDUCATION FINANCIAL SERVICES	573	\$2,011,140	828	\$3,288,853	45%	64%
833314	PLAINS CAPITAL BANK	1,034	\$3,675,507	500	\$1,590,511	-52%	-57%
810895	HERRING BANK	116	\$454,249	359	\$1,479,305	209%	226%
826878	CITIBANK	120	\$487,032	218	\$928,976	82%	91%
819590	SECURITY SERVICE FED CR UN	119	\$397,707	193	\$758,933	62%	91%
826079	BANK OF AMERICA	433	\$1,610,917	224	\$749,584	-48%	-53%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	96	\$400,040	176	\$708,209	83%	77%
832733	BANK OF AMERICA	55	\$198,638	171	\$563,010	211%	183%
810778	FIRST FINANCIAL BANK, N.A.	63	\$213,442	120	\$492,334	90%	131%
820682	SAN ANTONIO FEDERAL CREDIT UNION	159	\$566,631	132	\$489,647	-17%	-14%

\*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:	
Highest Degree Offered:	Baccalaureate		Eric King
ED School Code:	003669	U.S. Rep.:	Louie Gohmert (R-1st)
TG School Suffix:	000	State Sen.:	Kevin Eltife (R-1st)
Primary Phone:	(903) 927-3300	State Rep.:	Bryan Hughes (R-5th)
Financial Aid Phone:	(903) 927-3217		

## Student Profile

Enrollment (Fall 2008):	967	Female Enrollment (Fall 2008):	63%
Change (Over Last Five Years):	37%	Texas Residents (Fall 2008):	55%
Percent Undergraduates (Fall 2008):	100%	Undergraduates Full-Time (Fall 2008):	94%

Ethnicity	% of Enrollment Fall 2008	% of Aid Recipients FY 2008	AY 2007-08 Averages			Retention Rate	Graduation Rate
			Unmet Need	Grant Amount	Loan Amount		
White	2%	3%	N/A	\$5,980	\$5,349	N/A	0%
African-American	91%	95%	N/A	\$6,947	\$5,151	N/A	18%
Hispanic	4%	2%	N/A	\$8,231	N/A	N/A	0%
Other/Unknown	3%	0%	N/A	N/A	N/A	N/A	24%
<b>All Students</b>	<b>100%</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>\$5,176</b>	<b>N/A</b>	<b>19%</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 2008-09 Pell Grants	Grant	\$2,790,371	\$3,492
	AY 2008-09 SEOG	Grant	\$275,545	\$507
	AY 2008-09 Perkins	Loan	\$9,150	\$3,050
	AY 2008-09 Work Study	Work	\$198,241	\$1,339
	AY 2008-09 FFELP	Loan	\$6,606,940	N/A
	AY 2008-09 Direct Loan	Loan	\$0	N/A
State	AY 2007-08 TEG	Grant	\$1,220,904	\$3,803
	AY 2007-08 TEXAS Grant	Grant	\$0	N/A
	AY 2007-08 TEOG (TX Grant II)	Grant	\$0	N/A
	AY 2007-08 HHL	Loan	\$0	N/A
	AY 2007-08 CAL	Loan	\$0	N/A
	AY 2007-08 BOT	Loan	\$0	N/A
Institutional	AY 2006-07	Grant	\$0	N/A

# Wiley College

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## Borrowing Statistics

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

Net Loan Volume:	\$21,397,296
Number of Loans:	7,533
Number of Student Borrowers:	2,858
Amount of Default Claims Paid:	\$3,260,404
Number of Defaulted Borrowers:	801

### FY 2009 Freshman TG Volume (by Texas Region)

Central	7%
East	17%
Gulf Coast	17%
Metroplex	20%
Panhandle	0%
Rio Grande	0%
West	0%
Out of State	39%

### Median TG Borrower Indebtedness

Borrowers leaving school in FY 08:	\$7,323
Borrowers leaving school in FY 07:	\$5,500
Borrowers leaving school in FY 06:	\$7,618

## Default Information

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

FY 2007	10.9%	FY 2004	14.8%
FY 2006	13.2%	FY 2003	5.9%
FY 2005	9.7%	FY 2002	6%

## Volume Information

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

Program	FY 2008		FY 2009		% Change	
	# Loans	Amount	# Loans	Amount	# Loans	Amount
Unsub Stafford	283	\$1,131,493	133	\$486,314	-53%	-57%
Sub Stafford	426	\$1,596,592	125	\$518,527	-71%	-68%
Parent PLUS	36	\$220,157	5	\$27,127	-86%	-88%
Grad PLUS	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>745</b>	<b>\$2,948,242</b>	<b>263</b>	<b>\$1,031,968</b>	<b>-65%</b>	<b>-65%</b>

### TG Gross Loan Volume of Top Ten Lenders\* (FY 2008 v. FY 2009)

The top 10 lenders accounted for \$2,280,300 or 221% of the school's total FY 2008 guarantees.

Lender Code	Lender	FY 2007		FY 2008		% Change	
		# Loans	Amount	# Loans	Amount	# Loans	Amount
833669	NELNET ACADEMIC LOAN UNION BANK AND TRUST	494	\$1,671,920	181	\$717,132	-63%	-57%
824206	CHASE/JPMORGAN CHASE BANK, N.A.	326	\$1,176,408	111	\$469,828	-66%	-60%
826884	CHASE/JPMORGAN CHASE BANK, N.A.	26	\$106,178	78	\$258,416	200%	143%
810612	REGIONS BANK	1	\$1,312	46	\$212,515	4,500%	16,098%
830005	WACHOVIA EDUCATION FINANCE/EDUCAID	42	\$165,995	39	\$133,069	-7%	-20%
833418	WOODFOREST NATIONAL BANK	96	\$297,231	34	\$129,236	-65%	-57%
832733	BANK OF AMERICA	15	\$55,162	37	\$125,092	147%	127%
805090	CAPITAL ONE, N.A.	17	\$62,000	24	\$83,895	41%	35%
802218	SALLIEMAE EDUCATION TRUST/TRUSTEE WILMINGTON TRUST	15	\$83,300	17	\$81,518	13%	-2%
831929	WOODFOREST NATIONAL BANK	26	\$107,180	17	\$69,599	-35%	-35%

\*Some schools have fewer than ten lenders.