



PUTTING STUDENTS FIRST

***An Analysis of the Potential for Cost Savings and Increased Aid to Students
through Greater Participation in the Direct Loan Program***

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Introduction:

In this new century, access to college is more important than ever. More than 80 percent of the 23 million jobs that will be created over the next 10 years will require at least some postsecondary education. Over the last 30 years, the proportion of factory jobs held by individuals who attended college has tripled. The rewards of advanced education – to students and to the economy as a whole – continue to grow. College graduates earn 80 percent more than high school graduates – an average of approximately \$1 million in a lifetime.

The Congressional Advisory Committee on Student Financial Assistance (ACSFA) estimates that over the next decade more than 4 million college-qualified high school graduates will not attend a four-year college and 2 million of those graduates will attend no college at all due to financial barriers. Recent trends in college costs and the failure of student aid to keep pace create obstacles for poor and middle class families. Tuition and fees at colleges have risen by as much as 40 percent in some states, while the 2002-03 maximum Pell Grant or federal scholarship was worth \$500 less than the maximum Pell grant in 1975-76 when adjusted for inflation. Despite growing debt levels (an average of \$17,000 per undergraduate), many students can not make ends meet. According to a report by ACSFA, after taking into account family contributions, student loans, grants and work, the average low-income student needs \$3,800 more to meet college costs and the average middle-income student needs \$2,250 more.

The current federal student aid programs are scheduled to be reauthorized this year. Within Congress there appears to be a consensus that increased assistance is needed – whether by raising loan limits or increasing grants. But how such increases are to be financed is the subject of much debate.

One possibility under consideration is to eliminate the principal benefit of consolidation loans. Currently, student borrowers are given the option to consolidate their loans after graduation, allowing them to lock in a low fixed interest rate rather than pay the variable rate on each loan. According to a recent analysis by the Congressional Research Service, eliminating this benefit will cost the average student borrower \$5500.

An alternative is to eliminate excessive subsidies paid to banks and other private lenders under the existing student loan program. This report illustrates the magnitude of the savings that would result if Congress were to choose this alternative. The data contained in this report represent the savings by school and by state that could be realized if the government were to encourage or require that student loans that are currently administered through the Federal Family Education Loan (FFEL) Program be administered instead through the William D. Ford Direct Loan (Direct Loan) program.

According to 2001-2002 loan volume data, adoption of such a policy with respect to new and consolidated loans would save over \$4.5 billion per year. When the current savings stemming from schools already participating in the Direct Loan program is considered (an appropriate exercise since schools can drop out of the program), the total estimated savings is over \$6.6 billion per year. Indeed, given that loan volume has grown since 2001-2002 and is projected to grow substantially in the future, the potential savings are even greater than these numbers reflect.

Direct vs. FFEL Loans

Currently, schools may choose to offer their students one of two types of federally guaranteed loans – those administered through the Direct Loan program or those administered through the FFEL program. Under the Direct Loan program, the government is the lender, getting its capital wholesale through Treasury bonds. Under the FFEL program, the government guarantees the returns to private lenders – such as Sallie Mae and Citibank – who provide the capital.

FFEL is a no-lose proposition for private lenders. The government guarantees repayment in the case of default and a predetermined profit margin, paying a subsidy if the student interest rate falls below that predetermined profit margin. Therefore, it is not surprising that the largest private lender in FFEL – Sallie Mae – is also one of the most profitable companies in the country. In fact, Sallie Mae was recently identified as the second most profitable company in the United States with over 36% return on revenues – compared to a median return of 4.6% for the nation’s 500 biggest companies.

Direct Loans are a better deal for the taxpayers. First, they ensure that the interest is returned to the Treasury, rather than subsidizing banks working as middlemen. Second, they provide the necessary capital at a lower cost. When a bank makes a student loan, it borrows money on the open market and then lends it out to the customer. The federal government does the same thing. But the government’s cost of borrowing is much lower than a bank’s, because the government borrows against U.S. Treasury bills backed by the “full faith and credit” of the United States.

The FFEL and Direct Loan systems deliver the same loans at the same interest rates to students, and colleges choose in which program to participate. But every time a school opts for FFEL, the taxpayer loses because the costs to the government far exceed the costs of Direct Loans.¹

If schools were encouraged or required to switch from FFEL to Direct Loans, the government savings could be used to expand grants and other student aid to students at the federal or institutional levels. To illustrate the potential impact of such a policy, this report estimates the savings that would be generated if every institution of higher learning that now participates in the FFEL program were to switch to the Direct Loan program based on the volume of student loans during the 2001-2002 academic year. The report also provides an estimate for the potential savings that could be generated if existing consolidated loan were administered through the Direct Loan program.

Methodology

Based on data provided in a 1999 U.S. Department of Education report on the administrative costs of each student loan program and the “subsidy” costs associated with each loan program contained in the Administration’s budget for fiscal year 2005, we can estimate that direct loans cost the government approximately 69 cents per every \$100 loaned or less than one penny per dollar loaned. In contrast, FFEL loans cost the government \$10.51 for every \$100 dollars borrowed or a little more than 10 cents on the dollar. So the savings affiliated with opting for a Direct Loan rather than a

¹ For a discussion of what drives school choices, see Bob Shireman’s April 29, 2004 column on the Center for American Progress website (<http://www.americanprogress.org/site/lookup.asp?c=biJRJ8OVF&b=52297>) and *Big Money on Campus: How Taxpayers are Scammed on Student Loans*, US News and World Report, October 2003 (<http://www.uh.edu/ednews/2003/usnews/200310/20031022loans.html>).

FFEL loan are approximately \$9.82 (\$10.51 - \$0.69) per \$100 borrowed, or more than 9 cents on the dollar.²

We multiplied the student loan volume at each institution during the 2001-2002 academic year (the most recent data available from the Department of Education by institution) by the estimated savings of \$9.82 per \$100 borrowed. Using the same methodology, we estimated that the savings from switching from FFEL consolidated loans to Direct consolidated loans – considering the consolidated loan volume for the 2001-2002 academic year – would be an additional \$1.6 billion. These numbers underestimate the impact of a switch to Direct Loans as student loan volume has increased substantially since 2001-2002. Nevertheless, these estimates are useful illustrations of the impact of encouraging or requiring schools to offer their students Direct Loans rather than loans administered through FFEL.

Institutions currently using Direct Loans are in bold. Schools using FFEL are in regular type. We have provided subtotals by state and nationally to show current savings (from those schools currently participating in Direct Loans) vs. potential savings (from those switching to Direct Loans).

² For budgeting purposes, the federal costs of the student loan programs are divided into two categories. “Subsidy costs” include federal interest payments on subsidized student loans while students are in school, as well as other deferment and default costs. On guaranteed loans, subsidy costs also include special allowance payments to lenders. On direct loans, they include revenue from fees and loan repayments. Subsidy costs are estimated over the life of a loan and recorded in the year in which the loan is made.

In general, direct student loans have lower subsidy costs than guaranteed student loans for two reasons. First, while the costs associated with in-school interest subsidies and defaults are similar, in the direct loan program those costs are offset by repayments from direct loan borrowers. Second, holders of guaranteed loans receive an additional subsidy -- the special allowance -- that does not exist in the direct loan program. However, direct loans have higher federal administrative costs than guaranteed loans since the government is responsible for loan servicing.

“Administrative costs” include all other costs incurred by the federal government, such as processing applications, serving customers, and disbursing and collecting loans. The budget records administrative costs on all loans (no matter when they were made) on a cash basis in the current year, but does not include the future costs of current loans. Because of these different accounting methodologies, it is difficult to make an apples-to-apples cost comparison between the two programs with different structures.

In 1999, the U.S. Department of Education compared the costs of these two programs on an even-handed basis. The report, *Incorporating Federal Administrative Costs into FFEL and Direct Loan Program Cost Estimates*, estimated administrative costs over the full life of both direct loans and guaranteed loans. As a result, the report enabled a full and fair comparison of the costs between the programs over the life of the loans, including both subsidy and administrative costs.

Today’s report relies upon the Department of Education’s 1999 methodology and its estimates of the administrative costs of the two programs. It updates the report by using the most recent subsidy estimates published by the Office of Management and Budget in the *Fiscal Year 2005 Budget of the U.S. Government*.

Alabama Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALABAMA AGRICULTURAL & MECHANICAL UNIVERSITY	7,424	\$37,636,090	\$3,695,864
ALABAMA STATE UNIVERSITY	7,464	\$28,947,190	\$2,842,614
ATHENS STATE UNIVERSITY	1,706	\$7,013,260	\$688,702
AUBURN UNIVERSITY	14,087	\$85,712,322	\$8,416,950
AUBURN UNIVERSITY MONTGOMERY	3,786	\$15,354,063	\$1,507,769
BIRMINGHAM SOUTHERN COLLEGE	755	\$3,777,170	\$370,918
CENTRAL ALABAMA COMMUNITY COLLEGE	314	\$938,944	\$92,204
EDUCATION AMERICA - SOUTHEAST COLLEGE OF TECHNOLOGY	4,305	\$16,103,662	\$1,581,380
ENTERPRISE STATE JUNIOR COLLEGE	249	\$450,347	\$44,224
FAULKNER STATE COMMUNITY COLLEGE	687	\$1,687,268	\$165,690
FAULKNER UNIVERSITY	3,502	\$15,096,186	\$1,482,445
GADSDEN BUSINESS COLLEGE	327	\$785,455	\$77,132
GADSDEN STATE COMMUNITY COLLEGE	1	\$3,500	\$344
HERITAGE CHRISTIAN UNIVERSITY	157	\$616,118	\$60,503
HERZING COLLEGE	1,066	\$4,017,087	\$394,478
HUNTINGDON COLLEGE	637	\$2,837,225	\$278,615
HUNTSVILLE BUSINESS INSTITUTE, LLC	5	\$19,230	\$1,888
JACKSONVILLE STATE UNIVERSITY	6,823	\$28,247,808	\$2,773,935
JEFFERSON STATE COMMUNITY COLLEGE	851	\$2,046,595	\$200,976
JOHN C CALHOUN STATE COMMUNITY COLLEGE	2,115	\$5,296,440	\$520,110
JUDSON COLLEGE	323	\$1,039,086	\$102,038
MARION MILITARY INSTITUTE	83	\$209,503	\$20,573
MEDICAL INSTITUTE (THE)	75	\$168,566	\$16,553
MILES COLLEGE	2,201	\$5,920,717	\$581,414
NORTHWEST - SHOALS COMMUNITY COLLEGE	1,072	\$2,561,372	\$251,527
OAKWOOD COLLEGE	1,909	\$8,339,830	\$818,971
PRINCE INSTITUTE OF PROFESSIONAL STUDIES	184	\$842,112	\$82,695
SAMFORD UNIVERSITY	3,706	\$31,033,690	\$3,047,508
SHELTON STATE COMMUNITY COLLEGE	1	\$5,000	\$491
SOUTHEASTERN BIBLE COLLEGE	172	\$611,793	\$60,078
SOUTHERN CHRISTIAN UNIVERSITY	820	\$4,707,752	\$462,301
SOUTHERN UNION STATE COMMUNITY COLLEGE	725	\$1,705,381	\$167,468
SPRING HILL COLLEGE	1,252	\$6,854,880	\$673,149
STILLMAN COLLEGE	2,461	\$8,635,635	\$848,019
TALLADEGA COLLEGE	394	\$1,348,987	\$132,471
TROY STATE UNIVERSITY	7,104	\$39,788,750	\$3,907,255
TROY STATE UNIVERSITY DOTHAN	976	\$4,246,966	\$417,052
TROY STATE UNIVERSITY MONTGOMERY	1,532	\$5,809,042	\$570,448
TUSKEGEE UNIVERSITY	3,074	\$14,960,290	\$1,469,100
UNITED STATES SPORTS ACADEMY	531	\$3,338,050	\$327,797
UNIVERSITY OF ALABAMA	12,631	\$58,852,460	\$5,779,312
UNIVERSITY OF ALABAMA AT BIRMINGHAM	9,201	\$54,859,420	\$5,387,195
UNIVERSITY OF ALABAMA AT HUNTSVILLE	2,938	\$11,139,957	\$1,093,944
UNIVERSITY OF MOBILE	2,570	\$9,873,863	\$969,613
UNIVERSITY OF MONTEVALLO	1,867	\$6,635,816	\$651,637
UNIVERSITY OF NORTH ALABAMA	3,730	\$14,616,768	\$1,435,367
UNIVERSITY OF SOUTH ALABAMA	9,570	\$48,546,510	\$4,767,267
UNIVERSITY OF WEST ALABAMA	1,874	\$6,846,863	\$672,362
VIRGINIA COLLEGE OF BIRMINGHAM	8,381	\$31,768,830	\$3,119,699
Federal Savings Because of Direct Loan Participation		\$252,504,545	\$24,795,946

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Lost Federal Savings Because of FFEL Participation		\$389,349,304	\$38,234,102
Total Potential Federal Savings with 100% Direct Loan Participation		\$641,853,849	\$63,030,048

Alaska Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALASKA PACIFIC UNIVERSITY	457	\$2,916,885	\$286,438
CAREER ACADEMY	337	\$859,341	\$84,387
CHARTER COLLEGE	733	\$2,350,920	\$230,860
SHELDON JACKSON COLLEGE	157	\$635,431	\$62,399
UNIVERSITY OF ALASKA - ANCHORAGE	2,480	\$9,425,727	\$925,606
UNIVERSITY OF ALASKA FAIRBANKS	1,816	\$8,213,680	\$806,583
UNIVERSITY OF ALASKA AT SOUTHEAST	506	\$2,261,549	\$222,084
Federal Savings Because of Direct Loan Participation		\$8,213,680	\$806,583
Lost Federal Savings Because of FFEL Participation		\$18,449,853	\$1,811,776
Total Potential Federal Savings with 100% Direct Loan Participation		\$26,663,533	\$2,618,359

Arizona Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AIBT INTERNATIONAL INSTITUTE OF THE AMERICAS	3,434	\$10,409,670	\$1,022,230
AMERICAN INDIAN COLLEGE OF THE ASSEMBLIES OF GOD	6	\$16,430	\$1,613
AMERICAN INSTITUTE OF TECHNOLOGY	1,048	\$2,306,977	\$226,545
APOLLO COLLEGE	3,028	\$10,064,622	\$988,346
ARIZONA ACADEMY OF BEAUTY	136	\$370,262	\$36,360
ARIZONA ACADEMY OF BEAUTY - NORTH	136	\$371,996	\$36,530
ARIZONA AUTOMOTIVE INSTITUTE	1,115	\$4,955,439	\$486,624
ARIZONA COLLEGE OF ALLIED HEALTH	389	\$1,136,744	\$111,628
ARIZONA STATE UNIVERSITY	29,527	\$149,713,852	\$14,701,900
ARIZONA WESTERN COLLEGE	428	\$1,102,394	\$108,255
ART CENTER DESIGN COLLEGE (THE)	1,060	\$4,245,009	\$416,860
ARTISTIC BEAUTY COLLEGES - FLAGSTAFF	410	\$1,255,124	\$123,253
ARTISTIC BEAUTY COLLEGES - GLENDALE	223	\$672,313	\$66,021
ARTISTIC BEAUTY COLLEGES - PHOENIX	378	\$1,182,594	\$116,131
ARTISTIC BEAUTY COLLEGES - SCOTTSDALE	130	\$344,322	\$33,812
ARTISTIC BEAUTY COLLEGES - TUCSON	412	\$1,149,796	\$112,910
BRYMAN SCHOOL (THE)	7,615	\$25,507,700	\$2,504,856

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CARSTEN INSTITUTE OF HAIR AND BEAUTY	250	\$788,150	\$77,396
CENTRAL ARIZONA COLLEGE	425	\$962,711	\$94,538
CHANDLER - GILBERT COMMUNITY COLLEGE	1,057	\$3,036,301	\$298,165
CHAPARRAL COLLEGE	610	\$2,113,090	\$207,505
CHARLES OF ITALY BEAUTY COLLEGE	81	\$202,821	\$19,917
CLINTON TECHNICAL INSTITUTE	6,480	\$26,380,710	\$2,590,586
COCHISE COLLEGE	808	\$2,199,182	\$215,960
COLLINS COLLEGE	4,737	\$22,986,090	\$2,257,234
CONSERVATORY OF RECORDING ARTS & SCIENCES	519	\$2,549,347	\$250,346
DESERT INSTITUTE OF THE HEALING ARTS	300	\$982,606	\$96,492
DEVOE COLLEGE OF BEAUTY	26	\$55,667	\$5,466
DEVRY INSTITUTE OF TECHNOLOGY	10,296	\$53,273,300	\$5,231,438
EARL'S ACADEMY OF BEAUTY	128	\$328,140	\$32,223
ESTRELLA MOUNTAIN COMMUNITY COLLEGE	486	\$1,179,471	\$115,824
EVEREST COLLEGE	941	\$2,989,617	\$293,580
GATEWAY COMMUNITY COLLEGE	1,001	\$3,198,095	\$314,053
GLENDALE COMMUNITY COLLEGE	2,238	\$6,133,490	\$602,309
GRAND CANYON UNIVERSITY	2,803	\$18,305,010	\$1,797,552
HDS TRUCK DRIVING INSTITUTE	133	\$333,713	\$32,771
HIGH-TECH INSTITUTE	8,059	\$32,568,053	\$3,198,183
INTERNATIONAL ACADEMY OF HAIR DESIGN	76	\$192,928	\$18,946
INTERNATIONAL BAPTIST COLLEGE	28	\$80,317	\$7,887
ITT TECHNICAL INSTITUTE	1,557	\$6,424,567	\$630,892
ITT TECHNICAL INSTITUTE	2,472	\$10,986,070	\$1,078,832
LAMSON COLLEGE	215	\$721,150	\$70,817
LONG TECHNICAL COLLEGE	850	\$2,742,066	\$269,271
MARICOPA BEAUTY COLLEGE	61	\$170,135	\$16,707
MESA COMMUNITY COLLEGE	4,662	\$13,709,930	\$1,346,315
METROPOLITAN COLLEGE OF COURT REPORTING	230	\$930,749	\$91,400
MUNDUS INSTITUTE	165	\$603,124	\$59,227
NORTHERN ARIZONA UNIVERSITY	12,980	\$55,367,143	\$5,437,053
PARADISE VALLEY COMMUNITY COLLEGE	775	\$1,948,663	\$191,359
PHOENIX CAREER COLLEGE	230	\$1,056,380	\$103,737
PHOENIX COLLEGE	2,051	\$5,491,311	\$539,247
PHOENIX FIRST PASTORS COLLEGE	107	\$367,894	\$36,127
PHOENIX THERAPEUTIC MASSAGE COLLEGE	522	\$1,389,190	\$136,418
PIMA COUNTY COMMUNITY COLLEGE	6,551	\$18,405,174	\$1,807,388
PIMA MEDICAL INSTITUTE	6,413	\$17,895,230	\$1,757,312
PRESCOTT COLLEGE	1,284	\$7,634,680	\$749,726
REFRIGERATION SCHOOL (THE)	607	\$1,878,058	\$184,425
ROBERTO-VENN SCHOOL OF LUTHIERY	58	\$150,973	\$14,826
SAFFORD COLLEGE OF BEAUTY CULTURE	35	\$80,588	\$7,914
SCOTTSDALE COMMUNITY COLLEGE	2,704	\$9,405,041	\$923,575
SCOTTSDALE CULINARY INSTITUTE	1,841	\$9,737,710	\$956,243
SOUTHWEST COLLEGE OF NATUROPATHIC MEDICINE & HEALTH	494	\$5,648,510	\$554,684
SOUTHWESTERN COLLEGE	316	\$1,438,397	\$141,251
THUNDERBIRD, THE AMERICAN GRADUATE SCHOOL OF INTERNA	734	\$7,608,080	\$747,113
TONI AND GUY HAIRDRESSING ACADEMY	143	\$419,453	\$41,190
TUCSON COLLEGE	378	\$966,232	\$94,884
UNIVERSAL TECHNICAL INSTITUTE	11,353	\$54,265,400	\$5,328,862
UNIVERSITY OF ADVANCING COMPUTER TECHNOLOGY	1,437	\$8,382,958	\$823,206
UNIVERSITY OF ARIZONA (THE)	17,216	\$97,514,600	\$9,575,934
UNIVERSITY OF PHOENIX	152,159	\$852,469,660	\$83,712,521
WESTERN INTERNATIONAL UNIVERSITY	1,123	\$5,714,260	\$561,140
YAVAPAI COLLEGE	479	\$984,585	\$96,686

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Federal Savings Because of Direct Loan Participation		\$305,553,923	\$30,005,395
Lost Federal Savings Because of FFEL Participation		\$1,292,598,091	\$126,933,133
Total Potential Federal Savings with 100% Direct Loan Participation		\$1,598,152,014	\$156,938,528

Arkansas Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ARKADELPHIA BEAUTY COLLEGE	31	\$74,875	\$7,353
ARKANSAS BAPTIST COLLEGE	124	\$337,162	\$33,109
ARKANSAS COLLEGE OF BARBERING & HAIR DESIGN	84	\$216,667	\$21,277
ARKANSAS STATE UNIVERSITY	8,429	\$31,599,177	\$3,103,039
ARKANSAS TECH UNIVERSITY	3,055	\$9,856,912	\$967,949
ASKINS VO TECH	20	\$41,385	\$4,064
BLACK RIVER TECHNICAL COLLEGE	383	\$709,041	\$69,628
CENTRAL BAPTIST COLLEGE	252	\$848,129	\$83,286
CROWLEY'S RIDGE COLLEGE	122	\$346,893	\$34,065
EAST ARKANSAS COMMUNITY COLLEGE	63	\$69,582	\$6,833
EASTERN COLLEGE OF HEALTH VOCATIONS	802	\$1,875,974	\$184,221
FAYETTEVILLE BEAUTY COLLEGE	18	\$36,501	\$3,584
GARLAND COUNTY COMMUNITY COLLEGE	169	\$477,958	\$46,935
HARDING UNIVERSITY	5,083	\$29,380,320	\$2,885,147
HENDERSON STATE UNIVERSITY	2,288	\$8,341,609	\$819,146
HENDRIX COLLEGE	759	\$3,845,609	\$377,639
JEFFERSON SCHOOL OF NURSING	54	\$156,933	\$15,411
JOHN BROWN UNIVERSITY	1,311	\$5,322,066	\$522,627
LEES SCHOOL OF COSMETOLOGY	22	\$58,702	\$5,765
LYON COLLEGE	389	\$1,424,043	\$139,841
MARGARET'S HAIR ACADEMY	4	\$13,188	\$1,295
MISSISSIPPI COUNTY COMMUNITY COLLEGE	101	\$262,622	\$25,789
NORTH ARKANSAS COLLEGE	328	\$825,379	\$81,052
NORTHWEST ARKANSAS COMMUNITY COLLEGE	572	\$1,236,645	\$121,439
OUACHITA BAPTIST UNIVERSITY	837	\$3,258,184	\$319,954
OUACHITA TECHNICAL COLLEGE	100	\$200,094	\$19,649
OZARKA COLLEGE	249	\$574,664	\$56,432
PHILANDER SMITH COLLEGE	948	\$3,464,238	\$340,188
PHILLIPS COMMUNITY COLLEGE OF THE UNIVERSITY OF ARKANSAS	150	\$424,921	\$41,727
PULASKI TECHNICAL COLLEGE	2,301	\$6,453,791	\$633,762
SEARCY BEAUTY COLLEGE	10	\$22,437	\$2,203
SOUTH ARKANSAS COMMUNITY COLLEGE	156	\$311,434	\$30,583
SOUTHEAST ARKANSAS COLLEGE	188	\$360,785	\$35,429
SOUTHERN ARKANSAS UNIVERSITY	2,011	\$5,801,310	\$569,689
SOUTHERN ARKANSAS UNIVERSITY TECHNICAL	143	\$282,366	\$27,728
UNIVERSITY OF ARKANSAS	9,924	\$51,764,660	\$5,083,290
UNIVERSITY OF ARKANSAS AT FORT SMITH	224	\$479,581	\$47,095
UNIVERSITY OF ARKANSAS AT LITTLE ROCK	10,676	\$48,360,597	\$4,749,011
UNIVERSITY OF ARKANSAS AT MONTICELLO	1,728	\$5,676,337	\$557,416

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNIVERSITY OF ARKANSAS AT PINE BLUFF	2,527	\$10,186,695	\$1,000,333
UNIVERSITY OF ARKANSAS COMMUNITY COLLEGE AT BATESVILL	156	\$280,253	\$27,521
UNIVERSITY OF ARKANSAS COMMUNITY COLLEGE AT HOPE	44	\$73,818	\$7,249
UNIVERSITY OF ARKANSAS COMMUNITY COLLEGE AT MORRILTOI	152	\$313,883	\$30,823
UNIVERSITY OF ARKANSAS FOR MEDICAL SCIENCES	2,060	\$19,571,331	\$1,921,905
UNIVERSITY OF CENTRAL ARKANSAS	6,482	\$24,331,170	\$2,389,321
UNIVERSITY OF THE OZARKS	340	\$1,239,936	\$121,762
WILLIAMS BAPTIST COLLEGE	497	\$1,503,890	\$147,682
Federal Savings Because of Direct Loan Participation		\$29,926,625	\$2,938,795
Lost Federal Savings Because of FFEL Participation		\$252,367,122	\$24,782,451
Total Potential Federal Savings with 100% Direct Loan Participation		\$282,293,747	\$27,721,246

California Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ACADEMY OF ART COLLEGE	5,716	\$31,007,580	\$3,044,944
ACADEMY OF CHINESE CULTURE AND HEALTH SCIENCES	127	\$951,432	\$93,431
ACADEMY OF COURT REPORTING	1,873	\$6,050,516	\$594,161
ACADEMY OF RADIO BROADCASTING	429	\$1,424,043	\$139,841
ACADEMY PACIFIC TRAVEL COLLEGE	385	\$1,106,002	\$108,609
ADELANTE CAREER INSTITUTE	295	\$729,120	\$71,600
ADVANCED COLLEGE OF TECHNOLOGY	26	\$56,443	\$5,543
ALLAN HANCOCK COLLEGE	112	\$326,376	\$32,050
ALLIANT INTERNATIONAL UNIVERSITY	1,343	\$11,748,700	\$1,153,722
AMERICAN ACADEMY OF DRAMATIC ARTS-WEST	225	\$1,042,086	\$102,333
AMERICAN BAPTIST SEMINARY OF THE WEST	52	\$445,744	\$43,772
AMERICAN CAREER COLLEGE	3,172	\$9,490,349	\$931,952
AMERICAN COLLEGE OF BUSINESS	186	\$544,288	\$53,449
AMERICAN COLLEGE OF HEALTH PROFESSIONS	45	\$159,697	\$15,682
AMERICAN COLLEGE OF MEDICAL TECHNOLOGY	972	\$2,805,867	\$275,536
AMERICAN COLLEGE OF TRADITIONAL CHINESE MEDICINE	320	\$3,447,450	\$338,540
AMERICAN CONSERVATORY THEATRE FOUNDATION	68	\$530,167	\$52,062
AMERICAN FILM INSTITUTE CONSERVATORY	258	\$2,503,500	\$245,844
AMERICAN INSTITUTE OF HEALTH SCIENCES	70	\$199,375	\$19,579
AMERICAN RIVER COLLEGE	1,221	\$3,246,870	\$318,843
ANDON COLLEGE OF MODESTO	843	\$1,786,958	\$175,479
ANDON COLLEGE OF STOCKTON	895	\$2,127,723	\$208,942
ANTELOPE VALLEY COLLEGE	668	\$1,641,809	\$161,226
ART CENTER COLLEGE OF DESIGN	2,027	\$13,102,260	\$1,286,642
ART INSTITUTE OF CALIFORNIA - SAN DIEGO	1,000	\$5,919,324	\$581,278
ART INSTITUTE OF CALIFORNIA (THE) - SAN FRANCISCO	620	\$3,675,787	\$360,962
AVALON BEAUTY COLLEGE	8	\$15,825	\$1,554
AVANCE BEAUTY COLLEGE	7	\$14,598	\$1,434
AZUSA PACIFIC UNIVERSITY	7,291	\$44,931,070	\$4,412,231
BAKERSFIELD COLLEGE	248	\$650,374	\$63,867
BAY VISTA COLLEGE OF BEAUTY	189	\$505,717	\$49,661

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
BETHANY COLLEGE OF THE ASSEMBLIES OF GOD	579	\$2,476,770	\$243,219
BETHESDA CHRISTIAN UNIVERSITY	59	\$185,974	\$18,263
BIOLA UNIVERSITY	3,375	\$17,366,770	\$1,705,417
BROOKS COLLEGE	3,666	\$17,774,000	\$1,745,407
BROOKS INSTITUTE OF PHOTOGRAPHY	1,442	\$13,414,830	\$1,317,336
BROWNSON TECHNICAL SCHOOL	9	\$20,445	\$2,008
BRYAN COLLEGE OF COURT REPORTING	236	\$885,575	\$86,963
BRYMAN COLLEGE	1,278	\$2,761,028	\$271,133
BRYMAN COLLEGE	1,941	\$4,545,193	\$446,338
BRYMAN COLLEGE	2,072	\$6,076,268	\$596,690
BRYMAN COLLEGE	1,432	\$3,978,197	\$390,659
BRYMAN COLLEGE	1,351	\$4,133,819	\$405,941
BRYMAN COLLEGE	2,458	\$5,812,612	\$570,798
BRYMAN COLLEGE	1,841	\$4,376,128	\$429,736
BRYMAN COLLEGE	1,652	\$5,644,007	\$554,241
BRYMAN COLLEGE	1,504	\$4,214,602	\$413,874
BRYMAN COLLEGE	290	\$903,661	\$88,740
BUSINESS & TECHNOLOGY TRAINING INSTITUTE	26	\$69,500	\$6,825
BUTTE COLLEGE	1,523	\$4,303,480	\$422,602
CABRILLO COLLEGE	422	\$1,207,377	\$118,564
CALIFORNIA BAPTIST UNIVERSITY	3,125	\$20,254,150	\$1,988,958
CALIFORNIA CHRISTIAN COLLEGE	73	\$245,650	\$24,123
CALIFORNIA COLLEGE FOR HEALTH SCIENCES- RESIDENT DIVI	131	\$519,318	\$50,997
CALIFORNIA COLLEGE OF ARTS & CRAFTS	1,517	\$8,076,790	\$793,141
CALIFORNIA COLLEGE OF PODIATRIC MEDICINE	327	\$7,225,080	\$709,503
CALIFORNIA COLLEGE OF TECHNOLOGY	685	\$2,262,172	\$222,145
CALIFORNIA CULINARY ACADEMY	2,182	\$12,527,300	\$1,230,181
CALIFORNIA DESIGN COLLEGE	625	\$2,427,606	\$238,391
CALIFORNIA HAIR DESIGN ACADEMY	90	\$190,821	\$18,739
CALIFORNIA INSTITUTE OF CUSTOMER ENGINEERING	53	\$91,396	\$8,975
CALIFORNIA INSTITUTE OF INTEGRAL STUDIES	990	\$10,242,940	\$1,005,857
CALIFORNIA INSTITUTE OF TECHNOLOGY	133	\$1,071,403	\$105,212
CALIFORNIA INSTITUTE OF THE ARTS	1,497	\$11,670,870	\$1,146,079
CALIFORNIA LUTHERAN UNIVERSITY	2,429	\$13,440,000	\$1,319,808
CALIFORNIA MARITIME ACADEMY	358	\$1,677,639	\$164,744
CALIFORNIA PARAMEDICAL & TECHNICAL COLLEGE	1,516	\$4,204,557	\$412,887
CALIFORNIA POLYTECHNIC STATE UNIVERSITY	9,126	\$39,665,870	\$3,895,188
CALIFORNIA RECORDING INSTITUTE	210	\$795,651	\$78,133
CALIFORNIA SCHOOL OF COURT REPORTING - RIVERSIDE	465	\$1,489,618	\$146,280
CALIFORNIA SCHOOL OF CULINARY ARTS	2,026	\$11,560,360	\$1,135,227
CALIFORNIA SCHOOL OF MEDICAL SCIENCES	289	\$946,014	\$92,899
CALIFORNIA SCHOOL OF PROFESSIONAL PSYCHOLOGY - FRESNO	575	\$6,394,880	\$627,977
CALIFORNIA SCHOOL OF PROFESSIONAL PSYCHOLOGY, ALAMEDA	699	\$8,864,810	\$870,524
CALIFORNIA SCHOOL OF PROFESSIONAL PSYCHOLOGY, LOS ANG	911	\$11,796,250	\$1,158,392
CALIFORNIA STATE POLYTECHNIC UNIVERSITY, POMONA	8,830	\$35,255,774	\$3,462,117
CALIFORNIA STATE UNIVERSITY, BAKERSFIELD	3,060	\$11,353,389	\$1,114,903
CALIFORNIA STATE UNIVERSITY, CHICO	8,926	\$38,347,270	\$3,765,702
CALIFORNIA STATE UNIVERSITY, DOMINGUEZ HILLS	5,106	\$22,470,645	\$2,206,617
CALIFORNIA STATE UNIVERSITY, FRESNO	8,738	\$33,022,478	\$3,242,807
CALIFORNIA STATE UNIVERSITY, FULLERTON	10,499	\$42,277,224	\$4,151,623
CALIFORNIA STATE UNIVERSITY, HAYWARD	4,064	\$20,918,177	\$2,054,165
CALIFORNIA STATE UNIVERSITY, LONG BEACH	12,052	\$50,527,320	\$4,961,783
CALIFORNIA STATE UNIVERSITY, LOS ANGELES	4,856	\$19,050,365	\$1,870,746
CALIFORNIA STATE UNIVERSITY, MONTEREY BAY	1,810	\$6,958,123	\$683,288
CALIFORNIA STATE UNIVERSITY, NORTHRIDGE	13,310	\$66,247,696	\$6,505,524

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CALIFORNIA STATE UNIVERSITY, SACRAMENTO	13,117	\$53,873,420	\$5,290,370
CALIFORNIA STATE UNIVERSITY, SAN BERNARDINO	10,115	\$42,270,499	\$4,150,963
CALIFORNIA STATE UNIVERSITY, SAN MARCOS	3,041	\$11,803,045	\$1,159,059
CALIFORNIA STATE UNIVERSITY, STANISLAUS	2,704	\$10,988,481	\$1,079,069
CALIFORNIA WESTERN SCHOOL OF LAW	1,288	\$15,352,750	\$1,507,640
CANTERBURY CAREER SCHOOLS OF SACRAMENTO	2	\$2,707	\$266
CAREER COLLEGES OF AMERICA	792	\$1,909,886	\$187,551
CAREER NETWORKS INSTITUTE	240	\$664,135	\$65,218
CASA LOMA COLLEGE	539	\$1,742,784	\$171,141
CEI COLLEGE	1,105	\$3,853,002	\$378,365
CENTER FOR EMPLOYMENT TRAINING	747	\$1,533,439	\$150,584
CENTRAL CALIFORNIA SCHOOL OF CONTINUING EDUCATION	275	\$756,327	\$74,271
CENTRAL COAST COLLEGE	207	\$499,561	\$49,057
CERRITOS COMMUNITY COLLEGE	616	\$1,809,467	\$177,690
CERRO COSO COMMUNITY COLLEGE	216	\$495,351	\$48,643
CHABOT COLLEGE	173	\$546,399	\$53,656
CHAFFEY COMMUNITY COLLEGE	354	\$881,815	\$86,594
CHAPMAN UNIVERSITY	11,315	\$68,636,470	\$6,740,101
CHARLES R. DREW UNIVERSITY OF MEDICINE AND SCIENCE	382	\$1,728,721	\$169,760
CHASE COLLEGE	109	\$335,060	\$32,903
CHRISTIAN HERITAGE COLLEGE	698	\$3,145,312	\$308,870
CHURCH DIVINITY SCHOOL OF THE PACIFIC	91	\$855,112	\$83,972
CITRUS COMMUNITY COLLEGE	403	\$1,131,059	\$111,070
CLAREMONT GRADUATE UNIVERSITY	1,670	\$16,981,930	\$1,667,626
CLAREMONT MCKENNA COLLEGE	406	\$2,036,337	\$199,968
CLAREMONT SCHOOL OF THEOLOGY	148	\$1,180,241	\$115,900
CLARITA CAREER COLLEGE	325	\$758,864	\$74,520
CLEVELAND CHIROPRACTIC COLLEGE	1,031	\$14,440,039	\$1,418,012
COASTAL VALLEY COLLEGE	15	\$64,068	\$6,291
COASTLINE COMMUNITY COLLEGE	117	\$363,260	\$35,672
COGSWELL POLYTECHNICAL COLLEGE	251	\$1,392,947	\$136,787
COLEMAN COLLEGE	1,928	\$7,247,315	\$711,686
COLLEEN O'HARA'S BEAUTY ACADEMY	62	\$161,414	\$15,851
COLLEGE OF ALAMEDA	13	\$32,812	\$3,222
COLLEGE OF MARIN	366	\$1,259,163	\$123,650
COLLEGE OF OCEANEERING	944	\$3,911,271	\$384,087
COLLEGE OF SAN MATEO	38	\$91,068	\$8,943
COLLEGE OF THE CANYONS	355	\$1,035,908	\$101,726
COLLEGE OF THE DESERT	460	\$1,349,876	\$132,558
COLLEGE OF THE REDWOODS	896	\$2,535,324	\$248,969
COLLEGE OF THE SEQUOIAS	114	\$282,681	\$27,759
COLLEGE OF THE SISKIYOU	362	\$1,104,289	\$108,441
COLUMBIA COLLEGE - HOLLYWOOD	153	\$900,126	\$88,392
COMPTON COMMUNITY COLLEGE	18	\$49,437	\$4,855
COMPUTER EDUCATION INSTITUTE	5,738	\$18,975,710	\$1,863,415
COMPUTER TRAINING ACADEMY	377	\$1,232,840	\$121,065
COMPUTER TRAINING INSTITUTE	50	\$159,563	\$15,669
CONCORDE CAREER INSTITUTE	1,512	\$4,786,056	\$469,991
CONCORDE CAREER INSTITUTE	761	\$2,067,823	\$203,060
CONCORDE CAREER INSTITUTE	1,258	\$4,245,598	\$416,918
CONCORDE CAREER INSTITUTE	1,430	\$3,773,436	\$370,551
CONCORDIA UNIVERSITY	1,195	\$5,887,430	\$578,146
CONTRA COSTA COLLEGE	53	\$164,450	\$16,149
COPPER MOUNTAIN COLLEGE	346	\$1,066,729	\$104,753
COSUMNES RIVER COLLEGE	441	\$1,165,654	\$114,467

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CRAFTON HILLS COLLEGE	24	\$54,339	\$5,336
CUESTA COLLEGE	544	\$1,315,661	\$129,198
CUYAMACA COLLEGE	92	\$205,770	\$20,207
CYNTHIA'S BEAUTY ACADEMY	272	\$439,508	\$43,160
CYPRESS COLLEGE	938	\$2,740,430	\$269,110
DE ANZA COMMUNITY COLLEGE	520	\$1,633,285	\$160,389
DELL'ARTE SCHOOL OF PHYSICAL THEATRE	27	\$132,375	\$12,999
DESERT CAREER COLLEGE	343	\$1,008,101	\$98,996
DESIGN INSTITUTE OF SAN DIEGO	597	\$3,198,480	\$314,091
DEVRY INSTITUTE OF TECHNOLOGY	15,716	\$79,543,200	\$7,811,142
DIABLO VALLEY COLLEGE	258	\$757,405	\$74,377
DOMINICAN SCHOOL OF PHILOSOPHY AND THEOLOGY	68	\$592,528	\$58,186
DOMINICAN UNIVERSITY OF CALIFORNIA	1,482	\$9,492,680	\$932,181
DONALD VOCATIONAL SCHOOL	57	\$132,244	\$12,986
DONGGUK ROYAL UNIVERSITY	207	\$1,570,096	\$154,183
EAST LOS ANGELES COLLEGE	152	\$438,035	\$43,015
EDNET CAREER INSTITUTE	215	\$649,961	\$63,826
EDUCATION AMERICA UNIVERSITY	720	\$3,427,272	\$336,558
EL CAMINO COLLEGE DISTRICT	300	\$850,270	\$83,497
ELEGANCE INTERNATIONAL	84	\$232,674	\$22,849
ELITE PROGRESSIVE SCHOOL OF COSMETOLOGY	59	\$175,070	\$17,192
EMPEROR'S COLLEGE OF TRADITIONAL ORIENTAL MEDICINE	313	\$2,438,030	\$239,415
EMPIRE COLLEGE	1,014	\$3,848,049	\$377,878
EVERGREEN VALLEY COLLEGE	54	\$157,954	\$15,511
FASHION CAREERS OF CALIFORNIA COLLEGE	133	\$569,364	\$55,912
FASHION INSTITUTE OF DESIGN & MERCHANDISING	5,961	\$39,710,190	\$3,899,541
FEATHER RIVER COMMUNITY COLLEGE	79	\$204,906	\$20,122
FEDERICO COLLEGE OF HAIRSTYLING	254	\$569,788	\$55,953
FIELDING INSTITUTE	1,375	\$13,263,120	\$1,302,438
FIVE BRANCHES INSTITUTE	274	\$2,280,828	\$223,977
FOOTHILL COLLEGE	237	\$754,936	\$74,135
FOUNDATION COLLEGE, SAN DIEGO	26	\$105,425	\$10,353
FOUR-D SUCCESS ACADEMY	333	\$869,626	\$85,397
FRESNO CITY COLLEGE	618	\$1,387,232	\$136,226
FRESNO PACIFIC UNIVERSITY	1,474	\$7,983,139	\$783,944
FULLER THEOLOGICAL SEMINARY	943	\$9,057,550	\$889,451
FULLERTON COLLEGE	861	\$2,193,840	\$215,435
GALEN COLLEGE OF CALIFORNIA	645	\$1,633,738	\$160,433
GAVILAN COLLEGE	77	\$201,390	\$19,776
GEMOLOGICAL INSTITUTE OF AMERICA	252	\$955,649	\$93,845
GENDARME INSTITUTE	19	\$37,023	\$3,636
GLENDALE CAREER COLLEGE	2,521	\$8,122,572	\$797,637
GLENDALE COMMUNITY COLLEGE	278	\$732,370	\$71,919
GOLDEN GATE UNIVERSITY	2,549	\$27,901,555	\$2,739,933
GOLDEN WEST COLLEGE	774	\$1,846,986	\$181,374
GRADUATE THEOLOGICAL UNION	170	\$1,778,883	\$174,686
GROSSMONT COLLEGE	584	\$1,275,847	\$125,288
HARTNELL COMMUNITY COLLEGE	43	\$101,830	\$10,000
HARVEY MUDD COLLEGE	527	\$2,828,187	\$277,728
HEALD COLLEGE	5,473	\$20,718,760	\$2,034,582
HEALD COLLEGE	1,718	\$6,011,554	\$590,335
HEALD COLLEGE	1,629	\$5,508,983	\$540,982
HEALD COLLEGE	2,979	\$11,917,080	\$1,170,257
HEALD COLLEGE	2,473	\$10,206,910	\$1,002,319
HEALD COLLEGE	268	\$945,933	\$92,891

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
HEALD COLLEGE	1,608	\$6,021,574	\$591,319
HEALD COLLEGE	2,383	\$9,595,330	\$942,261
HEALD COLLEGE	1,315	\$4,946,528	\$485,749
HEALD COLLEGE	1,450	\$5,210,802	\$511,701
HEALTHSTAFF TRAINING INSTITUTE	65	\$138,269	\$13,578
HOLY NAMES COLLEGE	766	\$4,161,561	\$408,665
HOPE INTERNATIONAL UNIVERSITY	1,027	\$4,789,344	\$470,314
HUMBOLDT STATE UNIVERSITY	4,354	\$17,272,522	\$1,696,162
HUMPHREYS COLLEGE	1,190	\$5,163,130	\$507,019
HUNTINGTON COLLEGE OF DENTAL TECHNOLOGY	183	\$392,174	\$38,511
HYPNOSIS MOTIVATION INSTITUTE	405	\$1,400,254	\$137,505
INSTITUTE FOR BUSINESS & TECHNOLOGY	873	\$2,593,633	\$254,695
INSTITUTE OF COMPUTER TECHNOLOGY	366	\$1,307,244	\$128,371
INSTITUTE OF TECHNOLOGY	1,721	\$5,346,496	\$525,026
INSTITUTE OF TRANSPERSONAL PSYCHOLOGY	384	\$4,036,390	\$396,373
INTELISOURCE	194	\$675,078	\$66,293
INTERCOAST COLLEGES	747	\$2,182,006	\$214,273
INTERIOR DESIGNERS INSTITUTE	245	\$902,165	\$88,593
INTERNATIONAL CAREER DEVELOPMENT CENTER	687	\$1,816,200	\$178,351
IRVINE VALLEY COLLEGE	328	\$993,449	\$97,557
ITT TECHNICAL INSTITUTE	1,722	\$7,786,007	\$764,586
ITT TECHNICAL INSTITUTE	2,781	\$13,370,640	\$1,312,997
ITT TECHNICAL INSTITUTE	2,276	\$10,720,200	\$1,052,724
ITT TECHNICAL INSTITUTE	2,980	\$14,315,600	\$1,405,792
ITT TECHNICAL INSTITUTE	2,082	\$9,948,570	\$976,950
ITT TECHNICAL INSTITUTE	1,969	\$8,830,980	\$867,202
ITT TECHNICAL INSTITUTE	1,327	\$5,758,570	\$565,492
IVORY DENTAL TECHNOLOGY COLLEGE	76	\$178,468	\$17,526
JAMES ALBERT SCHOOL OF COSMETOLOGY	2	\$3,150	\$309
JE BOUTIQUE COLLEGE OF BEAUTY	265	\$548,805	\$53,893
JESUIT SCHOOL OF THEOLOGY - BERKERLY	28	\$225,720	\$22,166
JOHN F. KENNEDY UNIVERSITY	1,642	\$19,640,340	\$1,928,681
KELSEY - JENNEY COLLEGE	736	\$2,670,500	\$262,243
KENSINGTON COLLEGE	35	\$108,687	\$10,673
KING'S COLLEGE AND SEMINARY (THE)	128	\$693,873	\$68,138
LA SIERRA UNIVERSITY	1,395	\$6,614,384	\$649,533
LAGUNA COLLEGE OF ART AND DESIGN	329	\$1,570,871	\$154,260
LAKE TAHOE COMMUNITY COLLEGE	59	\$153,483	\$15,072
LANCASTER BEAUTY SCHOOL	138	\$259,245	\$25,458
LANEY COLLEGE	33	\$93,149	\$9,147
LAS POSITAS COLLEGE	84	\$244,323	\$23,993
LASSEN COLLEGE	105	\$275,908	\$27,094
LIFE BIBLE COLLEGE	389	\$1,620,344	\$159,118
LIFE CHIROPRACTIC COLLEGE WEST	996	\$15,727,110	\$1,544,402
LOMA LINDA UNIVERSITY	3,687	\$51,356,537	\$5,043,212
LONG BEACH CITY COLLEGE	1,131	\$2,951,572	\$289,844
LOS ANGELES CITY COLLEGE	490	\$1,329,427	\$130,550
LOS ANGELES COLLEGE OF MICRO TECHNOLOGY	19	\$41,969	\$4,121
LOS ANGELES COUNTY COLLEGE OF NURSING AND ALLIED HEAL	203	\$601,495	\$59,067
LOS ANGELES HARBOR COLLEGE	160	\$426,976	\$41,929
LOS ANGELES MISSION COLLEGE	97	\$248,953	\$24,447
LOS ANGELES ORT TECHNICAL INSTITUTE	60	\$78,105	\$7,670
LOS ANGELES PIERCE COLLEGE	310	\$790,223	\$77,600
LOS ANGELES RECORDING WORKSHOP	629	\$2,459,199	\$241,493
LOS ANGELES VALLEY COLLEGE	179	\$414,135	\$40,668

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
LOYOLA MARYMOUNT UNIVERSITY	6,961	\$56,596,410	\$5,557,767
LYTTLES REDWOOD EMPIRE BEAUTY COLLEGE	70	\$196,890	\$19,335
MARIAN HEALTH CAREERS CENTER	165	\$518,661	\$50,933
MARIC COLLEGE	1,967	\$6,461,155	\$634,485
MARIC COLLEGE	1,646	\$5,408,522	\$531,117
MARYMOUNT COLLEGE	321	\$1,341,181	\$131,704
MASTER'S COLLEGE & SEMINARY (THE)	1,095	\$5,657,030	\$555,520
MEIJI COLLEGE OF ORIENTAL MEDICINE	74	\$651,333	\$63,961
MENDOCINO COMMUNITY COLLEGE	102	\$271,412	\$26,653
MENLO COLLEGE	692	\$3,387,048	\$332,608
MENNONITE BRETHREN BIBLICAL SEMINARY	31	\$278,750	\$27,373
MERRITT COLLEGE	2	\$7,360	\$723
MICROCOMPUTER EDUCATION CENTER - SCHOOL OF BUSINES:	150	\$351,336	\$34,501
MILLS COLLEGE	1,183	\$6,938,505	\$681,361
MIRACOSTA COLLEGE	163	\$413,374	\$40,593
MISS MARTY'S SCHOOL OF BEAUTY AND HAIRSTYLING	136	\$333,877	\$32,787
MISSION COLLEGE	77	\$201,115	\$19,749
MODERN BEAUTY ACADEMY - OXNARD	33	\$83,030	\$8,154
MODERN TECHNOLOGY COLLEGE	1,141	\$3,284,212	\$322,510
MODERN TECHNOLOGY SCHOOL	305	\$1,034,746	\$101,612
MONTEBELLO BEAUTY COLLEGE	98	\$135,242	\$13,281
MONTEREY INSTITUTE OF INTERNATIONAL STUDIES	594	\$4,702,190	\$461,755
MONTEREY PARK COLLEGE	400	\$944,419	\$92,742
MONTEREY PENINSULA COLLEGE	291	\$899,829	\$88,363
MONTESSORI WESTERN TEACHER TRAINING PROGRAM	4	\$10,200	\$1,002
MOORPARK COLLEGE	294	\$900,634	\$88,442
MOUNT SAN ANTONIO COLLEGE	182	\$478,471	\$46,986
MOUNT SAN JACINTO COLLEGE	924	\$2,595,200	\$254,849
MOUNT ST. MARY'S COLLEGE	2,865	\$13,823,600	\$1,357,478
MT. SIERRA COLLEGE	1,845	\$8,031,160	\$788,660
MTI BUSINESS COLLEGE	300	\$790,163	\$77,594
MTI COLLEGE OF BUSINESS AND TECHNOLOGY	1,539	\$4,990,028	\$490,021
MUSICIANS INSTITUTE	699	\$3,477,267	\$341,468
NAPA VALLEY COLLEGE	134	\$366,399	\$35,980
NATIONAL HISPANIC UNIVERSITY	20	\$73,625	\$7,230
NATIONAL HOLISTIC INSTITUTE	832	\$3,135,554	\$307,911
NATIONAL INSTITUTE OF TECHNOLOGY	4,281	\$12,486,490	\$1,226,173
NATIONAL UNIVERSITY	17,399	\$114,535,236	\$11,247,360
NEW COLLEGE OF CALIFORNIA	915	\$6,432,306	\$631,652
NEWBERRY SCHOOLS OF BEAUTY	85	\$159,755	\$15,688
NEWBRIDGE COLLEGE	777	\$2,441,705	\$239,775
NEWSCHOOL OF ARCHITECTURE AND DESIGN	199	\$1,816,579	\$178,388
NORTH-WEST COLLEGE	126	\$301,360	\$29,594
NORTH-WEST COLLEGE OF MEDICAL AND DENTAL ASSISTANTS	582	\$1,348,966	\$132,468
NORTH-WEST COLLEGE OF MEDICAL AND DENTAL ASSISTANTS	238	\$529,423	\$51,989
NORTHWESTERN TECHNICAL COLLEGE	529	\$1,997,674	\$196,172
NOTRE DAME DE NAMUR UNIVERSITY	1,311	\$8,494,010	\$834,112
OCCIDENTAL COLLEGE	1,084	\$5,878,240	\$577,243
OHLONE COLLEGE	78	\$243,338	\$23,896
ORANGE COAST COLLEGE	781	\$2,068,692	\$203,146
OTIS COLLEGE OF ART & DESIGN	904	\$5,293,370	\$519,809
PACIFIC COLLEGE	454	\$1,510,475	\$148,329
PACIFIC COLLEGE OF ORIENTAL MEDICINE	1,172	\$10,135,720	\$995,328
PACIFIC GRADUATE SCHOOL OF PSYCHOLOGY	436	\$7,585,890	\$744,934
PACIFIC LUTHERAN THEOLOGICAL SEMINARY	117	\$1,072,890	\$105,358

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
PACIFIC OAKS COLLEGE	709	\$5,044,840	\$495,403
PACIFIC SCHOOL OF RELIGION	209	\$1,813,454	\$178,081
PACIFIC STATES UNIVERSITY	2	\$18,500	\$1,817
PACIFIC UNION COLLEGE	1,354	\$5,985,000	\$587,727
PACIFICA GRADUATE INSTITUTE	829	\$7,649,880	\$751,218
PALMER COLLEGE OF CHIROPRACTIC WEST	676	\$8,656,820	\$850,100
PALOMAR COLLEGE	263	\$555,865	\$54,586
PALOMAR INSTITUTE OF COSMETOLOGY	227	\$546,661	\$53,682
PASADENA CITY COLLEGE	351	\$905,163	\$88,887
PATTEN COLLEGE	285	\$1,216,722	\$119,482
PCI PROFESSIONAL CAREER INSTITUTE	83	\$223,315	\$21,930
PEPPERDINE UNIVERSITY	7,736	\$67,137,450	\$6,592,898
PHILLIPS GRADUATE INSTITUTE	385	\$3,619,960	\$355,480
PITZER COLLEGE	515	\$2,856,986	\$280,556
PLATT COLLEGE	537	\$2,402,584	\$235,934
PLATT COLLEGE	469	\$1,674,270	\$164,413
PLATT COLLEGE	1,336	\$5,792,312	\$568,805
PLATT COLLEGE - SAN DIEGO	834	\$3,258,607	\$319,995
POINT LOMA NAZARENE UNIVERSITY	2,568	\$13,818,070	\$1,356,934
POMONA COLLEGE	400	\$2,571,095	\$252,482
POWAY ACADEMY OF HAIR DESIGN	262	\$666,628	\$65,463
PRACTICAL SCHOOLS	47	\$118,599	\$11,646
PRECISION TECHNICAL INSTITUTE	35	\$93,498	\$9,182
PREMIERE CAREER COLLEGE	146	\$386,553	\$37,960
PROFESSIONAL GOLFERS CAREER COLLEGE	65	\$348,004	\$34,174
PROFESSIONAL INSTITUTE OF BEAUTY	19	\$42,221	\$4,146
RAND GRADUATE SCHOOL	12	\$106,500	\$10,458
REEDLEY COLLEGE	322	\$664,257	\$65,230
RIO HONDO COMMUNITY COLLEGE	531	\$1,566,988	\$153,878
RIVERSIDE COMMUNITY COLLEGE	419	\$1,183,126	\$116,183
ROSS BUSINESS INSTITUTE	20	\$49,818	\$4,892
ROYALE COLLEGE OF BEAUTY	79	\$152,170	\$14,943
SACRAMENTO CITY COLLEGE	861	\$2,438,073	\$239,419
SADDLEBACK COLLEGE	291	\$719,859	\$70,690
SAINT FRANCIS CAREER COLLEGE	112	\$291,551	\$28,630
SAINT JOHN'S SEMINARY	35	\$136,147	\$13,370
SAINT MARY'S COLLEGE OF CALIFORNIA	3,388	\$20,830,580	\$2,045,563
SAMRA UNIVERSITY OF ORIENTAL MEDICINE	183	\$1,354,247	\$132,987
SAMUEL MERRITT COLLEGE	936	\$7,819,070	\$767,833
SAN DIEGO CITY COLLEGE	1,130	\$3,030,640	\$297,609
SAN DIEGO GOLF ACADEMY	898	\$5,274,250	\$517,931
SAN DIEGO MESA COLLEGE	994	\$2,742,136	\$269,278
SAN DIEGO MIRAMAR COLLEGE	154	\$399,931	\$39,273
SAN DIEGO STATE UNIVERSITY	18,548	\$78,607,100	\$7,719,217
SAN FRANCISCO ART INSTITUTE	786	\$4,578,020	\$449,562
SAN FRANCISCO COMMUNITY COLLEGE SYSTEM OFFICE	1,133	\$3,179,370	\$312,214
SAN FRANCISCO CONSERVATORY OF MUSIC	240	\$1,761,495	\$172,979
SAN FRANCISCO STATE UNIVERSITY	13,618	\$64,245,140	\$6,308,873
SAN FRANCISCO THEOLOGICAL SEMINARY	73	\$395,329	\$38,821
SAN JOAQUIN COLLEGE OF LAW	232	\$2,851,360	\$280,004
SAN JOAQUIN DELTA COLLEGE	33	\$103,968	\$10,210
SAN JOAQUIN VALLEY COLLEGE	3,785	\$14,437,746	\$1,417,787
SAN JOAQUIN VALLEY COLLEGE	538	\$2,002,479	\$196,643
SAN JOSE CHRISTIAN COLLEGE	322	\$1,489,722	\$146,291
SAN JOSE CITY COLLEGE	27	\$77,750	\$7,635

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
SAN JOSE STATE UNIVERSITY	6,116	\$26,541,291	\$2,606,355
SANTA ANA COLLEGE	421	\$1,182,851	\$116,156
SANTA BARBARA BUSINESS COLLEGE	151	\$446,959	\$43,891
SANTA BARBARA BUSINESS COLLEGE	553	\$1,541,965	\$151,421
SANTA BARBARA BUSINESS COLLEGE	427	\$1,293,833	\$127,054
SANTA BARBARA CITY COLLEGE	609	\$1,944,986	\$190,998
SANTA BARBARA COLLEGE OF ORIENTAL MEDICINE	148	\$1,259,387	\$123,672
SANTA CLARA UNIVERSITY	4,249	\$27,431,400	\$2,693,763
SANTA MONICA COLLEGE	238	\$582,712	\$57,222
SANTA ROSA JUNIOR COLLEGE	614	\$1,749,733	\$171,824
SAYBROOK GRADUATE SCHOOL AND RESEARCH CENTER	582	\$5,396,240	\$529,911
SCRIPPS COLLEGE	521	\$2,986,885	\$293,312
SEQUOIA INSTITUTE	2,002	\$8,453,700	\$830,153
SHASTA COLLEGE	935	\$2,658,830	\$261,097
SIERRA ACADEMY OF AERONAUTICS-AIRLINE TRAINING CENTER	1,181	\$6,153,720	\$604,295
SIERRA COLLEGE	748	\$2,131,389	\$209,302
SIERRA VALLEY BUSINESS COLLEGE	200	\$655,507	\$64,371
SILICON VALLEY COLLEGE	3,932	\$15,898,330	\$1,561,216
SIMPSON COLLEGE	1,613	\$8,305,260	\$815,577
SKADRON COLLEGE	1,506	\$3,908,725	\$383,837
SKILLS & BUSINESS EDUCATION CENTER	41	\$182,000	\$17,872
SKYLINE COLLEGE	54	\$153,658	\$15,089
SOFTWARE ADVANCED TECHNOLOGIES INSTITUTE	84	\$245,932	\$24,151
SOLANO COMMUNITY COLLEGE	471	\$1,441,574	\$141,563
SONOMA STATE UNIVERSITY	4,693	\$21,697,670	\$2,130,711
SOUND MASTER RECORDING ENGINEER SCHOOL AUDIO/VIDEC	110	\$333,353	\$32,735
SOUTH BAYLO UNIVERSITY	336	\$2,186,588	\$214,723
SOUTH COAST COLLEGE	607	\$2,533,948	\$248,834
SOUTHERN CALIFORNIA BIBLE COLLEGE AND SEMINARY	63	\$336,157	\$33,011
SOUTHERN CALIFORNIA COLLEGE OF OPTOMETRY	573	\$8,756,240	\$859,863
SOUTHERN CALIFORNIA INSTITUTE OF ARCHITECTURE (THE)	480	\$4,905,693	\$481,739
SOUTHERN CALIFORNIA INSTITUTE OF TECHNOLOGY	432	\$1,671,332	\$164,125
SOUTHERN CALIFORNIA UNIVERSITY OF HEALTH SCIENCES	774	\$12,823,590	\$1,259,277
SOUTHWESTERN COLLEGE	280	\$659,868	\$64,799
SOUTHWESTERN UNIVERSITY SCHOOL OF LAW	1,195	\$13,836,830	\$1,358,777
STANFORD UNIVERSITY	4,790	\$39,979,600	\$3,925,997
STARR KING SCHOOL FOR THE MINISTRY	53	\$465,893	\$45,751
SUMMIT CAREER COLLEGE	1,185	\$3,945,010	\$387,400
THOMAS AQUINAS COLLEGE	225	\$802,376	\$78,793
THOMAS JEFFERSON SCHOOL OF LAW	1,198	\$11,226,710	\$1,102,463
TODAY'S TRAINING CENTER	86	\$182,393	\$17,911
TRAVEL & TRADE CAREER INSTITUTE	396	\$1,246,970	\$122,452
TRAVEL UNIVERSITY INTERNATIONAL	61	\$89,870	\$8,825
TRINITY COLLEGE	1,434	\$4,745,791	\$466,037
TRINITY LIFE BIBLE COLLEGE	57	\$183,042	\$17,975
UNITED EDUCATION INSTITUTE	8,050	\$29,431,700	\$2,890,193
UNITED STATES INTERNATIONAL UNIVERSITY	922	\$5,594,285	\$549,359
UNIVERSITY OF CALIFORNIA, BERKELEY	18,183	\$98,287,823	\$9,651,864
UNIVERSITY OF CALIFORNIA, DAVIS	13,495	\$64,195,440	\$6,303,992
UNIVERSITY OF CALIFORNIA, HASTINGS COLLEGE OF THE LAW	1,918	\$20,495,340	\$2,012,642
UNIVERSITY OF CALIFORNIA, IRVINE	12,218	\$61,822,350	\$6,070,955
UNIVERSITY OF CALIFORNIA, LOS ANGELES	22,684	\$146,405,200	\$14,376,991
UNIVERSITY OF CALIFORNIA, RIVERSIDE	10,345	\$42,163,565	\$4,140,462
UNIVERSITY OF CALIFORNIA, SAN DIEGO (UCSD)	10,026	\$48,944,500	\$4,806,350
UNIVERSITY OF CALIFORNIA, SAN FRANCISCO	2,099	\$22,579,080	\$2,217,266

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNIVERSITY OF CALIFORNIA, SANTA BARBARA	13,508	\$64,668,526	\$6,350,449
UNIVERSITY OF CALIFORNIA, SANTA CRUZ	7,488	\$35,581,370	\$3,494,091
UNIVERSITY OF JUDAISM	195	\$1,452,994	\$142,684
UNIVERSITY OF LA VERNE	7,227	\$45,325,460	\$4,450,960
UNIVERSITY OF REDLANDS	3,526	\$21,137,140	\$2,075,667
UNIVERSITY OF SAN DIEGO	5,560	\$43,380,100	\$4,259,926
UNIVERSITY OF SAN FRANCISCO	6,368	\$48,249,640	\$4,738,115
UNIVERSITY OF SOUTHERN CALIFORNIA	22,488	\$195,143,200	\$19,163,062
UNIVERSITY OF THE PACIFIC	6,557	\$67,035,170	\$6,582,854
UNIVERSITY OF WEST LOS ANGELES	422	\$3,890,850	\$382,081
VALLEY CAREER COLLEGE	462	\$1,007,594	\$98,946
VANGUARD UNIVERSITY OF SOUTHERN CALIFORNIA	2,063	\$10,386,040	\$1,019,909
VENTURA ADULT AND CONTINUING EDUCATION	133	\$276,451	\$27,147
VENTURA COLLEGE	383	\$1,117,133	\$109,702
VICTOR VALLEY BEAUTY COLLEGE	98	\$222,675	\$21,867
VICTOR VALLEY COMMUNITY COLLEGE	879	\$2,267,300	\$222,649
VIRGINIA SEWING MACHINES AND SCHOOL CENTER	83	\$252,190	\$24,765
VISTA COMMUNITY COLLEGE	164	\$477,250	\$46,866
WEST HILLS COMMUNITY COLLEGE	191	\$557,040	\$54,701
WEST LOS ANGELES COLLEGE	211	\$649,274	\$63,759
WEST VALLEY COLLEGE	76	\$194,556	\$19,105
WESTTECH COLLEGE	226	\$614,366	\$60,331
WESTERN CAREER COLLEGE	3,556	\$12,091,160	\$1,187,352
WESTERN INSTITUTE OF SCIENCE & HEALTH	194	\$633,194	\$62,180
WESTERN STATE UNIVERSITY COLLEGE OF LAW	769	\$7,054,870	\$692,788
WESTERN UNIVERSITY OF HEALTH SCIENCES	2,337	\$43,507,000	\$4,272,387
WESTMINSTER THEOLOGICAL SEMINARY IN CALIFORNIA	55	\$367,445	\$36,083
WESTMONT COLLEGE	891	\$5,454,557	\$535,637
WESTWOOD COLLEGE OF AVIATION TECHNOLOGY	1,447	\$7,317,330	\$718,562
WESTWOOD COLLEGE OF TECHNOLOGY	2,946	\$14,147,500	\$1,389,285
WHITTIER COLLEGE	2,391	\$17,945,100	\$1,762,209
WOODBURY UNIVERSITY	1,759	\$10,258,550	\$1,007,390
WRIGHT INSTITUTE (THE)	366	\$5,745,880	\$564,245
YO SAN UNIVERSITY OF TRADITIONAL CHINESE MEDICINE	151	\$1,202,413	\$118,077
YUBA COLLEGE	257	\$786,641	\$77,248
Federal Savings Because of Direct Loan Participation		\$1,128,675,311	\$110,835,916
Lost Federal Savings Because of FFEL Participation		\$2,679,427,279	\$263,119,759
Total Potential Federal Savings with 100% Direct Loan Participation		\$3,808,102,590	\$373,955,674

Colorado Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ACADEMY OF BEAUTY CULTURE	43	\$137,125	\$13,466
ADAMS STATE COLLEGE	1,912	\$7,111,064	\$698,306
AIMS COMMUNITY COLLEGE	999	\$2,420,145	\$237,658
AMERICANA BEAUTY COLLEGE #2	115	\$294,777	\$28,947

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ARAPAHOE COMMUNITY COLLEGE	1,272	\$3,394,720	\$333,362
ART INSTITUTE OF COLORADO (THE)	7,831	\$47,338,200	\$4,648,611
ARTISTIC BEAUTY COLLEGES-DENVER	125	\$384,127	\$37,721
ARTISTIC BEAUTY COLLEGES-LAKEWOOD	247	\$738,546	\$72,525
ARTISTIC BEAUTY COLLEGES-THORNTON	230	\$755,623	\$74,202
ARTISTIC BEAUTY COLLEGES-WESTMINSTER	246	\$803,151	\$78,869
BEL - REA INSTITUTE OF ANIMAL TECHNOLOGY	1,227	\$5,698,000	\$559,544
BLAIR COLLEGE	1,613	\$5,262,339	\$516,762
BOULDER COLLEGE OF MASSAGE THERAPY	398	\$1,331,822	\$130,785
CENTER OF ADVANCED THERAPEUTICS	114	\$260,608	\$25,592
COLLEGE AMERICA DENVER	1,362	\$5,686,523	\$558,417
COLORADO CHRISTIAN UNIVERSITY	1,760	\$10,127,440	\$994,515
COLORADO COLLEGE	1,099	\$6,289,775	\$617,656
COLORADO MOUNTAIN COLLEGE	709	\$2,486,826	\$244,206
COLORADO NORTHWESTERN COMMUNITY COLLEGE	289	\$908,115	\$89,177
COLORADO SCHOOL OF HEALING ARTS	62	\$181,916	\$17,864
COLORADO SCHOOL OF MINES	1,690	\$8,122,390	\$797,619
COLORADO SCHOOL OF PROFESSIONAL PSYCHOLOGY	65	\$749,954	\$73,645
COLORADO SCHOOL OF TRADES	213	\$861,938	\$84,642
COLORADO STATE UNIVERSITY	15,758	\$75,327,200	\$7,397,131
COLORADO TECHNICAL UNIVERSITY	2,639	\$11,074,468	\$1,087,513
COMMUNITY COLLEGE OF AURORA	702	\$1,967,393	\$193,198
COMMUNITY COLLEGE OF DENVER	754	\$1,721,291	\$169,031
CONCORDE CAREER INSTITUTE	1,182	\$3,428,275	\$336,657
DELTA - MONTROSE AREA VOCATIONAL TECHNICAL CENTER	20	\$41,566	\$4,082
DENVER SEMINARY	225	\$1,523,733	\$149,631
DENVER ACADEMY OF COURT REPORTING	572	\$2,328,846	\$228,693
DENVER AUTOMOTIVE & DIESEL COLLEGE	1,355	\$4,737,814	\$465,253
DENVER CAREER COLLEGE	552	\$2,460,225	\$241,594
DENVER TECHNICAL COLLEGE	630	\$2,771,835	\$272,194
EDUCATION AMERICA-DENVER CAMPUS	5,668	\$21,775,935	\$2,138,397
FORT LEWIS COLLEGE	2,472	\$9,780,540	\$960,449
FRONT RANGE COMMUNITY COLLEGE	2,215	\$5,330,758	\$523,480
GLENWOOD BEAUTY ACADEMY	59	\$148,906	\$14,623
HAIR DYNAMICS EDUCATION CENTER	186	\$511,658	\$50,245
HEALTHONE SCHOOL OF MEDICAL TECHNOLOGY	12	\$80,232	\$7,879
HERITAGE COLLEGE	1,154	\$4,104,322	\$403,044
ILIFF SCHOOL OF THEOLOGY	162	\$1,422,548	\$139,694
INSTITUTE OF BUSINESS & MEDICAL CAREERS	668	\$2,496,998	\$245,205
INTELLITEC COLLEGE	477	\$1,322,288	\$129,849
INTELLITEC COLLEGE	479	\$1,264,614	\$124,185
INTELLITEC MEDICAL INSTITUTE	648	\$1,726,023	\$169,495
INTERNATIONAL BEAUTY ACADEMY	245	\$641,729	\$63,018
ITT TECHNICAL INSTITUTE	2,487	\$11,230,970	\$1,102,881
LAMAR COMMUNITY COLLEGE	203	\$545,647	\$53,583
MESA STATE COLLEGE	3,625	\$14,061,150	\$1,380,805
METROPOLITAN STATE COLLEGE OF DENVER	10,409	\$37,831,976	\$3,715,100
MORGAN COMMUNITY COLLEGE	127	\$316,239	\$31,055
NAROPA UNIVERSITY	1,213	\$10,131,568	\$994,920
NAZARENE BIBLE COLLEGE	508	\$1,568,340	\$154,011
NORTHEASTERN JUNIOR COLLEGE	546	\$1,371,210	\$134,653
OTERO JUNIOR COLLEGE	385	\$1,120,202	\$110,004
PARKS COLLEGE	3,645	\$12,784,923	\$1,255,479
PIKES PEAK COMMUNITY COLLEGE	1,909	\$4,969,005	\$487,956
PLATT COLLEGE	363	\$1,516,133	\$148,884

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
PUEBLO COMMUNITY COLLEGE	1,554	\$4,467,360	\$438,695
RED ROCKS COMMUNITY COLLEGE	806	\$2,315,320	\$227,364
REGIS UNIVERSITY	6,137	\$47,479,990	\$4,662,535
ROCKY MOUNTAIN COLLEGE OF ART & DESIGN	604	\$3,393,369	\$333,229
ROCKY MOUNTAIN MONTESSORI TEACHER TRAINING PROGRAM	35	\$101,125	\$9,930
SAN JUAN BASIN AREA VOCATIONAL TECHNICAL SCHOOL	92	\$240,330	\$23,600
TEIKYO LORETTO HEIGHTS UNIVERSITY	4	\$13,400	\$1,316
TRINIDAD STATE JUNIOR COLLEGE	393	\$1,085,904	\$106,636
UNIVERSITY OF COLORADO AT BOULDER	14,222	\$79,357,655	\$7,792,922
UNIVERSITY OF COLORADO AT COLORADO SPRINGS	3,476	\$17,078,790	\$1,677,137
UNIVERSITY OF COLORADO AT DENVER	5,625	\$33,912,133	\$3,330,171
UNIVERSITY OF COLORADO HEALTH SCIENCES CENTER	2,607	\$24,622,159	\$2,417,896
UNIVERSITY OF DENVER	7,424	\$57,305,870	\$5,627,436
UNIVERSITY OF NORTHERN COLORADO	8,135	\$35,419,400	\$3,478,185
UNIVERSITY OF SOUTHERN COLORADO	3,421	\$15,784,670	\$1,550,055
WESTERN STATE COLLEGE OF COLORADO	1,362	\$5,039,200	\$494,849
WESTWOOD COLLEGE OF AVIATION TECHNOLOGY	2,878	\$13,274,310	\$1,303,537
WESTWOOD COLLEGE OF TECHNOLOGY	6,119	\$31,984,280	\$3,140,856
XENON INTERNATIONAL SCHOOL OF HAIR DESIGN III	177	\$536,965	\$52,730
Federal Savings Because of Direct Loan Participation		\$278,292,238	\$27,328,298
Lost Federal Savings Because of FFEL Participation		\$461,901,676	\$45,358,745
Total Potential Federal Savings with 100% Direct Loan Participation		\$740,193,914	\$72,687,042

Connecticut Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALBERTUS MAGNUS COLLEGE	1,877	\$7,917,158	\$777,465
AMERICAN ACADEMY OF COSMETOLOGY	107	\$257,936	\$25,329
ASNUNTUCK COMMUNITY COLLEGE	36	\$93,020	\$9,135
BARAN INSTITUTE OF TECHNOLOGY	871	\$3,677,780	\$361,158
BRANFORD HALL CAREER INSTITUTE	3,278	\$10,264,047	\$1,007,929
BRIARWOOD COLLEGE	684	\$2,409,775	\$236,640
BRIDGEPORT HOSPITAL SCHOOL OF NURSING	120	\$351,433	\$34,511
BRIO ACADEMY OF COSMETOLOGY	116	\$300,181	\$29,478
BUTLER BUSINESS SCHOOL	320	\$945,411	\$92,839
CAPITAL COMMUNITY COLLEGE	57	\$129,539	\$12,721
CENTRAL CONNECTICUT STATE UNIVERSITY	4,811	\$17,298,190	\$1,698,682
CHARTER OAK STATE COLLEGE	40	\$167,147	\$16,414
CONNECTICUT CENTER FOR MASSAGE THERAPY	434	\$1,350,508	\$132,620
CONNECTICUT COLLEGE	1,069	\$5,872,668	\$576,696
CONNECTICUT CULINARY INSTITUTE	447	\$2,006,116	\$197,001
CONNECTICUT INSTITUTE OF ART	38	\$77,472	\$7,608
CONNECTICUT INSTITUTE OF HAIR DESIGN	19	\$52,957	\$5,200
CONNECTICUT SCHOOL OF ELECTRONICS	331	\$1,158,786	\$113,793
EASTERN CONNECTICUT STATE UNIVERSITY	3,081	\$12,378,200	\$1,215,539

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
FAIRFIELD UNIVERSITY	2,462	\$15,317,960	\$1,504,224
FOX INSTITUTE OF BUSINESS	477	\$1,523,950	\$149,652
GAL-MAR ACADEMY OF HAIRDRESSING	170	\$481,682	\$47,301
GATEWAY COMMUNITY COLLEGE	106	\$221,118	\$21,714
GIBBS COLLEGE	1,379	\$5,908,350	\$580,200
GOODWIN COLLEGE	865	\$2,573,333	\$252,701
HARTFORD SCHOOL OF MUSIC (THE)	57	\$216,525	\$21,263
HOLY APOSTLES COLLEGE & SEMINARY	34	\$194,371	\$19,087
HOUSATONIC COMMUNITY COLLEGE	115	\$251,176	\$24,665
HUNTINGTON INSTITUTE	2	\$6,625	\$651
INDUSTRIAL MANAGEMENT & TRAINING INSTITUTE	94	\$206,810	\$20,309
LYME ACADEMY OF FINE ARTS	62	\$259,375	\$25,471
MANCHESTER COMMUNITY COLLEGE	93	\$173,457	\$17,033
MITCHELL COLLEGE	789	\$4,032,664	\$396,008
NAUGATUCK VALLEY COMMUNITY COLLEGE	128	\$303,657	\$29,819
NEW ENGLAND TECHNICAL INSTITUTE	1,360	\$4,472,321	\$439,182
NEW ENGLAND TRACTOR TRAILER TRAINING SCHOOL OF COM	962	\$2,158,134	\$211,929
NORTHWESTERN CONNECTICUT COMMUNITY COLLEGE	45	\$121,253	\$11,907
NORWALK COMMUNITY COLLEGE	29	\$63,988	\$6,284
PAIER COLLEGE OF ART	179	\$647,199	\$63,555
PORTER AND CHESTER INSTITUTE	1,610	\$5,941,780	\$583,483
QUINEBAUG VALLEY COMMUNITY COLLEGE	16	\$40,650	\$3,992
QUINNIPIAC UNIVERSITY	5,317	\$40,349,990	\$3,962,369
RENASCI ACADEMY OF HAIR	10	\$28,016	\$2,751
RENSELAER HARTFORD GRADUATE CENTER (THE)	100	\$722,777	\$70,977
RIDLEY - LOWELL BUSINESS & TECHNICAL INSTITUTE	204	\$633,914	\$62,250
SACRED HEART UNIVERSITY	3,753	\$19,533,260	\$1,918,166
SAINT JOSEPH COLLEGE	1,408	\$7,049,609	\$692,272
SAINT VINCENT'S COLLEGE	232	\$744,215	\$73,082
SOUTHERN CONNECTICUT STATE UNIVERSITY	5,594	\$21,394,260	\$2,100,916
STONE ACADEMY	320	\$977,991	\$96,039
TEIKYO POST UNIVERSITY	1,127	\$4,850,699	\$476,339
THREE RIVERS COMMUNITY COLLEGE	139	\$392,281	\$38,522
TRINITY COLLEGE	997	\$6,134,640	\$602,422
TUNXIS COMMUNITY COLLEGE	103	\$249,723	\$24,523
UNIVERSITY OF BRIDGEPORT	1,725	\$11,990,478	\$1,177,465
UNIVERSITY OF CONNECTICUT	13,631	\$65,488,810	\$6,431,001
UNIVERSITY OF CONNECTICUT SCHOOL OF DENTAL MEDICINE	197	\$2,578,140	\$253,173
UNIVERSITY OF CONNECTICUT SCHOOL OF MEDICINE	353	\$4,932,330	\$484,355
UNIVERSITY OF HARTFORD	4,408	\$27,610,520	\$2,711,353
UNIVERSITY OF NEW HAVEN	2,978	\$15,947,830	\$1,566,077
WESLEYAN UNIVERSITY	1,555	\$8,221,039	\$807,306
WESTERN CONNECTICUT STATE UNIVERSITY	2,248	\$8,331,470	\$818,150
WINDHAM COMMUNITY MEMORIAL HOSPITAL PROGRAM OF RADIOLOGY	15	\$43,309	\$4,253
YALE UNIVERSITY	5,401	\$52,324,710	\$5,138,287
YALE-NEW HAVEN HOSPITAL DIETETIC INTERNSHIP PROGRAM	10	\$89,765	\$8,815
Federal Savings Because of Direct Loan Participation		\$56,003,314	\$5,499,525
Lost Federal Savings Because of FFEL Participation		\$356,441,164	\$35,002,522
Total Potential Federal Savings with 100% Direct Loan Participation		\$412,444,478	\$40,502,048

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
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Delaware Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
BEEBE SCHOOL OF NURSING	3	\$10,500	\$1,031
DAWN TRAINING CENTRE	269	\$591,399	\$58,075
DEEP MUSCLE THERAPY SCHOOL	14	\$26,114	\$2,564
DELAWARE STATE UNIVERSITY	3,344	\$15,040,550	\$1,476,982
DELAWARE TECHNICAL & COMMUNITY COLLEGE	147	\$307,246	\$30,172
DELAWARE TECHNICAL & COMMUNITY COLLEGE	750	\$1,798,497	\$176,612
DELAWARE TECHNICAL & COMMUNITY COLLEGE - OWENS CAMP	361	\$821,525	\$80,674
GOLDEY-BEACOM COLLEGE	656	\$2,706,352	\$265,764
HARRISON CAREER INSTITUTE	844	\$1,887,088	\$185,312
SCHILLING - DOUGLAS SCHOOL OF HAIR DESIGN	114	\$280,577	\$27,553
UNIVERSITY OF DELAWARE	9,560	\$46,649,569	\$4,580,988
WESLEY COLLEGE	2,022	\$8,941,290	\$878,035
WILMINGTON COLLEGE	2,635	\$12,599,888	\$1,237,309
Federal Savings Because of Direct Loan Participation		\$49,408,633	\$4,851,928
Lost Federal Savings Because of FFEL Participation		\$42,251,962	\$4,149,143
Total Potential Federal Savings with 100% Direct Loan Participation		\$91,660,595	\$9,001,070

District of Columbia Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AMERICAN UNIVERSITY (THE)	8,262	\$65,908,141	\$6,472,179
BENNETT BEAUTY INSTITUTE	13	\$24,385	\$2,395
CATHOLIC UNIVERSITY OF AMERICA (THE)	3,879	\$30,316,250	\$2,977,056
CORCORAN COLLEGE OF ART AND DESIGN	627	\$3,671,270	\$360,519
GALLAUDET UNIVERSITY	863	\$4,194,298	\$411,880
GEORGE WASHINGTON UNIVERSITY	13,193	\$125,143,700	\$12,289,111
GEORGETOWN UNIVERSITY	9,907	\$107,058,900	\$10,513,184
HOWARD UNIVERSITY	11,681	\$88,259,100	\$8,667,044
POTOMAC COLLEGE	577	\$3,013,552	\$295,931
SANZ SCHOOL	951	\$2,220,177	\$218,021
SOUTHEASTERN UNIVERSITY	759	\$3,510,293	\$344,711
STRAYER UNIVERSITY	18,008	\$89,781,270	\$8,816,521
TRINITY COLLEGE	1,630	\$8,253,545	\$810,498
UNIVERSITY OF THE DISTRICT OF COLUMBIA	1,703	\$10,157,757	\$997,492
WASHINGTON THEOLOGICAL UNION	25	\$145,500	\$14,288
WESLEY THEOLOGICAL SEMINARY	181	\$1,253,727	\$123,116
Federal Savings Because of Direct Loan Participation		\$156,387,418	\$15,357,244

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Lost Federal Savings Because of FFEL Participation		\$386,524,447	\$37,956,701
Total Potential Federal Savings with 100% Direct Loan Participation		\$542,911,865	\$53,313,945

Florida Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ACADEMY (THE)	250	\$888,851	\$87,285
ACADEMY FOR PRACTICAL NURSING AND HEALTH OCCUPATI	210	\$542,950	\$53,318
ACADEMY OF HEALING ARTS MASSAGE FACIAL SKIN CARE	248	\$538,690	\$52,899
AMERICARE SCHOOL OF NURSING	478	\$1,157,398	\$113,656
AMI AMERICAN MOTORCYCLE INSTITUTE	539	\$2,155,526	\$211,673
ART INSTITUTE OF FORT LAUDERDALE (THE)	6,058	\$33,403,300	\$3,280,204
ATI CAREER TRAINING CENTER	760	\$2,943,663	\$289,068
ATI CAREER TRAINING CENTER	944	\$3,799,756	\$373,136
ATI HEALTH EDUCATION CENTER	584	\$2,466,790	\$242,239
ATLANTIC COAST INSTITUTE	323	\$986,026	\$96,828
ATLANTIC INSTITUTE OF ORIENTAL MEDICINE	83	\$757,751	\$74,411
AUDIO RECORDING TECHNOLOGY INSTITUTE	26	\$91,801	\$9,015
BAPTIST COLLEGE OF FLORIDA (THE)	403	\$1,235,568	\$121,333
BARRY UNIVERSITY	9,380	\$68,560,920	\$6,732,682
BEAUTY SCHOOLS OF AMERICA	1,470	\$3,643,034	\$357,746
BETHUNE COOKMAN COLLEGE	3,800	\$15,734,298	\$1,545,108
BOCA RATON INSTITUTE	9	\$22,100	\$2,170
BREVARD COMMUNITY COLLEGE	1,240	\$3,160,438	\$310,355
BROWARD COMMUNITY COLLEGE	4,589	\$13,109,526	\$1,287,355
BUSINESS ETCETERA INSTITUTE OF TECHNOLOGY	455	\$1,349,626	\$132,533
CAPE CORAL BEAUTY SCHOOL	22	\$64,955	\$6,379
CAREER TECH	87	\$275,407	\$27,045
CAREER TRAINING INSTITUTE	804	\$1,933,028	\$189,823
CENTRAL FLORIDA CAREER INSTITUTE	139	\$325,311	\$31,946
CENTRAL FLORIDA COMMUNITY COLLEGE	1,199	\$2,949,628	\$289,653
CENTRAL FLORIDA INSTITUTE	581	\$1,584,601	\$155,608
CHIPOLA JUNIOR COLLEGE	27	\$50,817	\$4,990
CITY COLLEGE	2,613	\$8,184,959	\$803,763
CITY COLLEGE	716	\$2,044,210	\$200,741
CLEARWATER CHRISTIAN COLLEGE	453	\$1,868,366	\$183,474
COLLEGE OF BUSINESS & TECHNOLOGY	124	\$264,699	\$25,993
CONCORDE CAREER INSTITUTE	1,194	\$3,006,596	\$295,248
CONCORDE CAREER INSTITUTE	1,147	\$2,741,881	\$269,253
CONCORDE CAREER INSTITUTE	1,549	\$3,799,806	\$373,141
COOPER CAREER INSTITUTE	715	\$2,217,015	\$217,711
CORAL RIDGE NURSE'S ASSISTANT TRAINING SCHOOL	12	\$25,073	\$2,462
D G ERWIN TECHNICAL CENTER	290	\$744,872	\$73,146
DARLYNE MCGEE'S ACADEMY OF COSMETOLOGY	44	\$115,384	\$11,331
DAYTONA BEACH COMMUNITY COLLEGE	5,088	\$15,100,656	\$1,482,884
EAST WEST COLLEGE OF NATURAL MEDICINE	133	\$1,440,414	\$141,449

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ECKERD COLLEGE	958	\$4,606,250	\$452,334
EDISON COMMUNITY COLLEGE	1,020	\$2,683,302	\$263,500
EDUTECH CENTERS	611	\$1,887,696	\$185,372
EDWARD WATERS COLLEGE	1,472	\$5,315,889	\$522,020
EMBRY-RIDDLE AERONAUTICAL UNIVERSITY	8,149	\$40,941,100	\$4,020,416
EVERGLADES COLLEGE	391	\$2,121,894	\$208,370
FLAGLER COLLEGE	1,493	\$5,365,288	\$526,871
FLIGHT SAFETY ACADEMY	99	\$1,150,216	\$112,951
FLORIDA AGRICULTURAL & MECHANICAL UNIVERSITY	9,577	\$40,960,090	\$4,022,281
FLORIDA ATLANTIC UNIVERSITY	10,289	\$47,641,740	\$4,678,419
FLORIDA BARBER ACADEMY	10	\$23,982	\$2,355
FLORIDA CAREER INSTITUTE	454	\$1,351,124	\$132,680
FLORIDA CHRISTIAN COLLEGE	189	\$706,413	\$69,370
FLORIDA COASTAL SCHOOL OF LAW	844	\$9,877,820	\$970,002
FLORIDA COLLEGE	462	\$2,122,443	\$208,424
FLORIDA COLLEGE OF INTEGRATIVE MEDICINE	171	\$1,426,809	\$140,113
FLORIDA COLLEGE OF NATURAL HEALTH	2,204	\$5,802,141	\$569,770
FLORIDA COMMUNITY COLLEGE AT JACKSONVILLE	6,086	\$18,538,280	\$1,820,459
FLORIDA COMPUTER COLLEGE	2,941	\$10,107,011	\$992,508
FLORIDA GULF COAST UNIVERSITY	1,909	\$9,017,004	\$885,470
FLORIDA HOSPITAL COLLEGE OF HEALTH SCIENCES	434	\$1,592,433	\$156,377
FLORIDA HOSPITAL COLLEGE OF HEALTH SCIENCES	1	\$1,817	\$178
FLORIDA INSTITUTE OF ANIMAL ARTS	2	\$3,124	\$307
FLORIDA INSTITUTE OF TECHNOLOGY	2,005	\$11,198,440	\$1,099,687
FLORIDA INSTITUTE OF TRADITIONAL CHINESE MEDICINE	76	\$452,125	\$44,399
FLORIDA INSTITUTE OF ULTRASOUND	108	\$340,650	\$33,452
FLORIDA INTERNATIONAL UNIVERSITY	10,133	\$49,357,151	\$4,846,872
FLORIDA KEYS COMMUNITY COLLEGE	179	\$554,486	\$54,451
FLORIDA MEMORIAL COLLEGE	3,450	\$13,438,601	\$1,319,671
FLORIDA METROPOLITAN UNIVERSITY	9,519	\$37,126,050	\$3,645,778
FLORIDA METROPOLITAN UNIVERSITY	5,938	\$24,956,484	\$2,450,727
FLORIDA METROPOLITAN UNIVERSITY	3,173	\$12,878,206	\$1,264,640
FLORIDA METROPOLITAN UNIVERSITY	6,620	\$25,553,569	\$2,509,360
FLORIDA NATIONAL COLLEGE	706	\$2,316,396	\$227,470
FLORIDA SOUTHERN COLLEGE	1,497	\$5,925,088	\$581,844
FLORIDA STATE UNIVERSITY	28,288	\$172,330,500	\$16,922,855
FLORIDA TECHNICAL COLLEGE	1,738	\$7,046,517	\$691,968
FLORIDA TECHNICAL COLLEGE OF JACKSONVILLE	539	\$2,141,820	\$210,327
FULL SAIL REAL WORLD EDUCATION	5,752	\$41,399,300	\$4,065,411
GOODING INSTITUTE OF NURSE ANESTHESIA BAY MEDICAL CENT	50	\$575,500	\$56,514
GULF COAST COMMUNITY COLLEGE	865	\$2,434,135	\$239,032
HERITAGE INSTITUTE	77	\$207,680	\$20,394
HERITAGE INSTITUTE	225	\$576,963	\$56,658
HILLSBOROUGH COMMUNITY COLLEGE	3,473	\$9,673,484	\$949,936
HOBE SOUND BIBLE COLLEGE	30	\$80,850	\$7,939
HUMANITIES CENTER INSTITUTE OF ALLIED HEALTH SCHOOL OF	333	\$786,943	\$77,278
INDIAN RIVER COMMUNITY COLLEGE	1,120	\$3,018,697	\$296,436
INTERNATIONAL ACADEMY	325	\$1,008,656	\$99,050
INTERNATIONAL ACADEMY OF DESIGN AND TECHNOLOGY	4,607	\$22,521,200	\$2,211,582
INTERNATIONAL COLLEGE	2,263	\$9,699,675	\$952,508
INTERNATIONAL FINE ARTS COLLEGE	1,481	\$8,490,180	\$833,736
INTERNATIONAL SCHOOL OF BEAUTY	192	\$438,809	\$43,091
INTERNATIONAL TRAINING CAREERS	275	\$537,683	\$52,800
ITT TECHNICAL INSTITUTE	3,135	\$13,976,190	\$1,372,462
ITT TECHNICAL INSTITUTE	2,283	\$10,841,160	\$1,064,602

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
JACKSONVILLE UNIVERSITY	2,320	\$11,190,760	\$1,098,933
JONES COLLEGE	1,515	\$5,553,540	\$545,358
KEISER CAREER COLLEGE	2,028	\$6,135,933	\$602,549
KEISER COLLEGE	8,679	\$32,799,035	\$3,220,865
LA BELLE BEAUTY ACADEMY	183	\$475,428	\$46,687
LA BELLE BEAUTY SCHOOL	278	\$713,164	\$70,033
LAKE CITY COMMUNITY COLLEGE	305	\$840,794	\$82,566
LAKE SUMTER COMMUNITY COLLEGE	319	\$896,511	\$88,037
LORAINES ACADEMY	76	\$169,141	\$16,610
LYNN UNIVERSITY	1,040	\$7,244,050	\$711,366
MANATEE COMMUNITY COLLEGE	2,741	\$9,099,339	\$893,555
MANHATTAN BEAUTY SCHOOL	113	\$295,630	\$29,031
MEDICAL CAREER CENTER	518	\$1,146,045	\$112,542
MIAMI AD SCHOOL	295	\$1,397,264	\$137,211
MIAMI LAKES TECHNICAL EDUCATION CENTER	9	\$23,625	\$2,320
MIAMI-DADE COMMUNITY COLLEGE	7,313	\$21,800,980	\$2,140,856
NATIONAL AVIATION ACADEMY OF MISSISSIPPI	556	\$2,419,200	\$237,565
NATIONAL EDUCATION CTR, BROWN INST CAMPUS (CLOSED)	2	\$4,155	\$408
NATIONAL SCHOOL OF TECHNOLOGY	3,438	\$9,015,441	\$885,316
NATIONAL SCHOOL OF TECHNOLOGY	2,157	\$6,269,438	\$615,659
NEW CONCEPT MASSAGE AND BEAUTY SCHOOL	10	\$17,640	\$1,732
NEW ENGLAND INSTITUTE OF TECHNOLOGY AT PALM BEACH	2,791	\$12,280,120	\$1,205,908
NORTH FLORIDA INSTITUTE	383	\$934,082	\$91,727
NOUVELLE INSTITUTE	4	\$1,768	\$174
NOVA SOUTHEASTERN UNIVERSITY	24,465	\$349,871,590	\$34,357,390
OKALOOSA WALTON COMMUNITY COLLEGE	506	\$1,230,196	\$120,805
PALM BEACH ATLANTIC UNIVERSITY	2,458	\$10,887,930	\$1,069,195
PALM BEACH COMMUNITY COLLEGE	1,413	\$3,728,827	\$366,171
PASCO - HERNANDO COMMUNITY COLLEGE	985	\$2,364,623	\$232,206
PENSACOLA JUNIOR COLLEGE	1,139	\$2,811,771	\$276,116
POLK COMMUNITY COLLEGE	62	\$119,149	\$11,700
PRAXIS INSTITUTE	291	\$490,980	\$48,214
PROFESSIONAL TRAINING CENTERS	385	\$1,207,912	\$118,617
REGIONAL SEMINARY OF SAINT VINCENT DE PAUL IN FLORIDA	8	\$26,800	\$2,632
RINGLING SCHOOL OF ART & DESIGN	1,011	\$6,287,640	\$617,446
RIVERSIDE HAIRSTYLING ACADEMY	15	\$40,305	\$3,958
ROBERT MORGAN VOCATIONAL TECHNICAL INSTITUTE	14	\$37,845	\$3,716
ROLLINS COLLEGE	2,083	\$10,779,150	\$1,058,513
SAINT JOHNS RIVER COMMUNITY COLLEGE	565	\$1,460,338	\$143,405
SAINT LEO UNIVERSITY	6,316	\$31,014,137	\$3,045,588
SAINT PETERSBURG THEOLOGICAL SEMINARY	6	\$43,849	\$4,306
SAINT THOMAS UNIVERSITY	3,185	\$24,794,474	\$2,434,817
SANTA FE COMMUNITY COLLEGE	4,111	\$11,365,733	\$1,116,115
SARASOTA SCHOOL OF MASSAGE THERAPY	121	\$275,221	\$27,027
SCHILLER INTERNATIONAL UNIVERSITY	244	\$1,652,946	\$162,319
SEMINOLE COMMUNITY COLLEGE	2,394	\$6,686,944	\$656,658
SOUTH FLORIDA COMMUNITY COLLEGE	291	\$764,053	\$75,030
SOUTHEAST INSTITUTE OF ORIENTAL MEDICINE	124	\$318,217	\$31,249
SOUTHEASTERN COLLEGE OF THE ASSEMBLIES OF GOD	1,618	\$6,671,860	\$655,177
SOUTHWEST FLORIDA COLLEGE	2,846	\$9,845,757	\$966,853
SPURGEON BAPTIST BIBLE COLLEGE	10	\$32,693	\$3,210
ST. JOHN VIANNEY COLLEGE SEMINARY	8	\$33,463	\$3,286
ST. PETERSBURG COLLEGE	4,739	\$13,738,066	\$1,349,078
STENOTYPE INSTITUTE OF JACKSONVILLE	807	\$2,872,875	\$282,116
STETSON UNIVERSITY	3,332	\$25,678,500	\$2,521,629

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
SUMMIT INSTITUTE	502	\$1,414,739	\$138,927
SUNCOAST SCHOOL	179	\$414,637	\$40,717
SUNSTATE ACADEMY OF HAIR DESIGN	23	\$65,515	\$6,434
SUNSTATE ACADEMY OF HAIR DESIGN	82	\$244,433	\$24,003
SUNSTATE ACADEMY OF HAIR DESIGN	84	\$233,523	\$22,932
TALLAHASSEE COMMUNITY COLLEGE	5,808	\$18,173,365	\$1,784,624
TALMUDIC COLLEGE OF FLORIDA	24	\$79,400	\$7,797
TAMPA TECHNICAL INSTITUTE	6,469	\$25,008,260	\$2,455,811
TECHNICAL CAREER INSTITUTE	684	\$1,653,277	\$162,352
TOM P HANEY VOCATIONAL TECHNICAL CENTER	2	\$3,750	\$368
TRINITY BAPTIST COLLEGE	119	\$371,702	\$36,501
TRINITY COLLEGE OF FLORIDA	104	\$335,924	\$32,988
ULTIMATE MEDICAL ACADEMY	13	\$31,703	\$3,113
ULTRASOUND DIAGNOSTIC SCHOOL	2,795	\$10,175,780	\$999,262
UNIVERSITY OF CENTRAL FLORIDA	15,889	\$74,352,780	\$7,301,443
UNIVERSITY OF FLORIDA	23,619	\$122,969,980	\$12,075,652
UNIVERSITY OF MIAMI	13,818	\$113,069,980	\$11,103,472
UNIVERSITY OF NORTH FLORIDA	5,367	\$25,738,480	\$2,527,519
UNIVERSITY OF SARASOTA	628	\$5,877,080	\$577,129
UNIVERSITY OF SOUTH FLORIDA	20,707	\$98,438,910	\$9,666,701
UNIVERSITY OF TAMPA	3,650	\$18,114,475	\$1,778,841
UNIVERSITY OF WEST FLORIDA (THE)	4,380	\$18,522,519	\$1,818,911
VALENCIA COMMUNITY COLLEGE	5,494	\$15,079,807	\$1,480,837
WARNER SOUTHERN COLLEGE	1,251	\$5,314,172	\$521,852
WEBBER INTERNATIONAL UNIVERSITY	301	\$1,245,922	\$122,350
WEBSTER COLLEGE	1,727	\$4,938,027	\$484,914
WEBSTER COLLEGE	407	\$1,205,181	\$118,349
Federal Savings Because of Direct Loan Participation		\$376,309,221	\$36,953,566
Lost Federal Savings Because of FFEL Participation		\$1,755,033,771	\$172,344,316
Total Potential Federal Savings with 100% Direct Loan Participation		\$2,131,342,992	\$209,297,882

Georgia Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ABRAHAM BALDWIN AGRICULTURAL COLLEGE	1,633	\$4,577,030	\$449,464
ADVANCED CAREER TRAINING	2,839	\$9,373,340	\$920,462
AGNES SCOTT COLLEGE	625	\$3,059,148	\$300,408
ALBANY STATE UNIVERSITY	3,884	\$13,287,787	\$1,304,861
AMERICAN INTERCONTINENTAL UNIVERSITY (THE)	12,399	\$76,252,090	\$7,487,955
ANDREW COLLEGE	482	\$1,515,081	\$148,781
ARMSTRONG ATLANTIC STATE UNIVERSITY	3,951	\$14,520,428	\$1,425,906
ARNOLD/PADRICK'S UNIVERSITY OF COSMETOLOGY	6	\$14,700	\$1,444
ART INSTITUTE OF ATLANTA (THE)	5,681	\$31,337,650	\$3,077,357
ASHER SCHOOL OF BUSINESS	539	\$1,767,163	\$173,535
ATLANTA CHRISTIAN COLLEGE	417	\$1,600,985	\$157,217

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ATLANTA COLLEGE OF ART	424	\$2,181,227	\$214,196
ATLANTA INSTITUTE OF MUSIC	143	\$550,247	\$54,034
ATLANTA METROPOLITAN COLLEGE	658	\$1,645,033	\$161,542
ATLANTA SCHOOL OF MASSAGE	426	\$1,105,026	\$108,514
AUGUSTA AREA DIETETIC INTERNSHIP UNIVERSITY HOSPITAL	9	\$68,235	\$6,701
AUGUSTA STATE UNIVERSITY	2,843	\$10,170,093	\$998,703
AVIATION INSTITUTE OF MAINTENANCE	276	\$1,519,224	\$149,188
BAINBRIDGE COLLEGE	170	\$392,988	\$38,591
BAUDER COLLEGE	1,589	\$7,251,500	\$712,097
BEACON COLLEGE AND GRADUATE SCHOOL	76	\$273,509	\$26,859
BERRY COLLEGE	877	\$4,133,448	\$405,905
BEULAH HEIGHTS BIBLE COLLEGE	523	\$1,933,604	\$189,880
BRENAU UNIVERSITY	1,467	\$6,726,394	\$660,532
BREWTON PARKER COLLEGE	1,333	\$5,016,329	\$492,604
BROWN COLLEGE OF COURT REPORTING	517	\$2,195,916	\$215,639
CLARK ATLANTA UNIVERSITY	9,651	\$63,074,300	\$6,193,896
CLAYTON COLLEGE & STATE UNIVERSITY	2,677	\$9,492,045	\$932,119
COASTAL GEORGIA COMMUNITY COLLEGE	150	\$320,180	\$31,442
COBB BEAUTY COLLEGE	74	\$219,566	\$21,561
COLUMBIA THEOLOGICAL SEMINARY	57	\$387,405	\$38,043
COLUMBUS STATE UNIVERSITY	3,442	\$15,071,770	\$1,480,048
COVENANT COLLEGE	799	\$3,373,849	\$331,312
CREATIVE CIRCUS (THE)	304	\$1,154,975	\$113,419
DALTON STATE COLLEGE	444	\$1,332,810	\$130,882
DARTON COLLEGE	1,330	\$3,274,285	\$321,535
DEVRY INSTITUTE OF TECHNOLOGY	8,708	\$41,114,348	\$4,037,429
EAST GEORGIA COLLEGE	547	\$1,260,832	\$123,814
EMMANUEL COLLEGE	744	\$2,945,347	\$289,233
EMORY UNIVERSITY	8,743	\$77,336,560	\$7,594,450
EMPIRE BEAUTY SCHOOL	262	\$728,300	\$71,519
ETI CAREER INSTITUTE	285	\$580,099	\$56,966
FAYETTE BEAUTY ACADEMY	16	\$52,572	\$5,163
FLOYD COLLEGE	678	\$1,511,439	\$148,423
FORT VALLEY STATE UNIVERSITY	2,564	\$9,967,206	\$978,780
GAINESVILLE COLLEGE	438	\$1,077,692	\$105,829
GEORGIA AVIATION AND TECHNICAL COLLEGE	65	\$200,824	\$19,721
GEORGIA CAREER INSTITUTE	251	\$589,296	\$57,869
GEORGIA COLLEGE & STATE UNIVERSITY	2,906	\$10,832,461	\$1,063,748
GEORGIA INSTITUTE OF COSMETOLOGY	203	\$604,031	\$59,316
GEORGIA INSTITUTE OF TECHNOLOGY	6,891	\$39,509,700	\$3,879,853
GEORGIA MEDICAL INSTITUTE	4,889	\$11,657,758	\$1,144,792
GEORGIA MILITARY COLLEGE	1,325	\$3,505,410	\$344,231
GEORGIA PERIMETER COLLEGE	2,881	\$7,993,455	\$784,957
GEORGIA SOUTHERN UNIVERSITY	10,611	\$38,244,010	\$3,755,562
GEORGIA SOUTHWESTERN STATE UNIVERSITY	1,557	\$6,024,279	\$591,584
GEORGIA STATE UNIVERSITY	13,937	\$68,712,044	\$6,747,523
GORDON COLLEGE	1,084	\$2,836,573	\$278,551
GRADY HEALTH SYSTEM	62	\$230,125	\$22,598
GUPTON - JONES COLLEGE	220	\$848,675	\$83,340
GWINNETT COLLEGE OF BUSINESS	853	\$3,119,052	\$306,291
GWINNETT TECHNICAL COLLEGE	300	\$734,061	\$72,085
HERZING COLLEGE	1,557	\$5,356,984	\$526,056
INSTITUTE OF PAPER SCIENCE & TECHNOLOGY	27	\$215,500	\$21,162
INTERACTIVE COLLEGE OF TECHNOLOGY	22	\$55,983	\$5,498
INTERDENOMINATIONAL THEOLOGICAL CENTER	458	\$3,598,170	\$353,340

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
INTERNATIONAL CITY BEAUTY COLLEGE	5	\$11,393	\$1,119
INTERNATIONAL SCHOOL OF SKIN AND NAILCARE	345	\$838,339	\$82,325
KENNESAW STATE UNIVERSITY	5,464	\$22,252,054	\$2,185,152
KERR BUSINESS COLLEGE	595	\$1,195,920	\$117,439
LAGRANGE COLLEGE	931	\$4,339,940	\$426,182
LIFE UNIVERSITY	5,201	\$80,086,952	\$7,864,539
LUTHER RICE SEMINARY	101	\$418,193	\$41,067
MACON STATE COLLEGE	2,590	\$8,377,912	\$822,711
MEDICAL COLLEGE OF GEORGIA	2,030	\$22,013,575	\$2,161,733
MERCER UNIVERSITY	8,117	\$48,996,375	\$4,811,444
METROPOLITAN BEAUTY ACADEMY	17	\$38,824	\$3,813
MIDDLE GEORGIA COLLEGE	1,024	\$2,291,733	\$225,048
MOREHOUSE COLLEGE	3,031	\$19,316,910	\$1,896,921
MOREHOUSE SCHOOL OF MEDICINE	408	\$7,517,960	\$738,264
MORRIS BROWN COLLEGE	4,428	\$18,547,880	\$1,821,402
NORTH GEORGIA COLLEGE & STATE UNIVERSITY	1,336	\$4,748,252	\$466,278
OGLETHORPE UNIVERSITY	908	\$4,531,058	\$444,950
PAINE COLLEGE	1,169	\$4,291,805	\$421,455
PIEDMONT COLLEGE	1,863	\$6,920,268	\$679,570
PORTFOLIO CENTER	403	\$2,000,791	\$196,478
PRO WAY HAIR SCHOOL	50	\$127,405	\$12,511
REINHARDT COLLEGE	584	\$2,455,023	\$241,083
RISING SPIRIT INSTITUTE OF NATURAL HEALTH	231	\$632,620	\$62,123
RIVERTOWN SCHOOL OF BEAUTY	85	\$177,130	\$17,394
ROSS MEDICAL EDUCATION CENTER	81	\$214,271	\$21,041
SAVANNAH COLLEGE OF ART & DESIGN	5,071	\$37,986,160	\$3,730,241
SAVANNAH STATE UNIVERSITY	2,873	\$10,365,405	\$1,017,883
SHORTER COLLEGE	2,841	\$12,843,412	\$1,261,223
SOUTH GEORGIA COLLEGE	318	\$709,379	\$69,661
SOUTH UNIVERSITY	3,657	\$14,463,517	\$1,420,317
SOUTHEASTERN BEAUTY SCHOOLS	36	\$78,308	\$7,690
SOUTHERN POLYTECHNIC STATE UNIVERSITY	1,195	\$4,704,148	\$461,947
SPELMAN COLLEGE	1,601	\$11,338,010	\$1,113,393
STATE UNIVERSITY OF WEST GEORGIA	4,853	\$16,945,090	\$1,664,008
THOMAS UNIVERSITY	714	\$2,960,760	\$290,747
TOCCOA FALLS COLLEGE	875	\$4,031,940	\$395,937
TRUETT MCCONNELL COLLEGE	725	\$2,326,091	\$228,422
ULTRASOUND DIAGNOSTIC SCHOOL	6,577	\$22,976,170	\$2,256,260
UNIVERSITY OF GEORGIA	15,158	\$74,074,280	\$7,274,094
VALDOSTA ACADEMY OF BEAUTY CULTURE	33	\$108,750	\$10,679
VALDOSTA STATE UNIVERSITY	6,523	\$24,569,783	\$2,412,753
VOGUE BEAUTY SCHOOL	176	\$451,651	\$44,352
WAYCROSS COLLEGE	146	\$329,528	\$32,360
WESLEYAN COLLEGE	671	\$2,412,495	\$236,907
YOUNG HARRIS COLLEGE	269	\$831,133	\$81,617
Federal Savings Because of Direct Loan Participation		\$455,439,774	\$44,724,186
Lost Federal Savings Because of FFEL Participation		\$693,020,965	\$68,054,659
Total Potential Federal Savings with 100% Direct Loan Participation		\$1,148,460,739	\$112,778,845

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
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Hawaii Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
BRIGHAM YOUNG UNIVERSITY - HAWAII CAMPUS	551	\$1,868,432	\$183,480
CHAMINADE UNIVERSITY OF HONOLULU	2,042	\$13,899,330	\$1,364,914
HAWAII BUSINESS COLLEGE	862	\$2,948,010	\$289,495
HAWAII COMMUNITY COLLEGE	248	\$644,077	\$63,248
HAWAII INSTITUTE OF HAIR DESIGN	26	\$56,670	\$5,565
HAWAII PACIFIC UNIVERSITY	4,133	\$20,040,900	\$1,968,016
HOLLYWOOD BEAUTY COLLEGE	24	\$56,300	\$5,529
HONOLULU COMMUNITY COLLEGE	231	\$657,027	\$64,520
INTERNATIONAL COLLEGE & GRADUATE SCHOOL	4	\$30,003	\$2,946
KAPIOLANI COMMUNITY COLLEGE	642	\$1,768,296	\$173,647
KAUAI COMMUNITY COLLEGE	126	\$332,549	\$32,656
LEEWARD COMMUNITY COLLEGE	185	\$448,820	\$44,074
MAUI COMMUNITY COLLEGE	239	\$667,412	\$65,540
MED-ASSIST SCHOOL OF HAWAII	173	\$404,680	\$39,740
NEW YORK TECHNICAL INSTITUTE OF HAWAII	11	\$35,958	\$3,531
TAI HSUAN FOUNDATION COLLEGE OF ACUPUNCTURE AND HERE	51	\$452,941	\$44,479
TRAVEL INSTITUTE OF THE PACIFIC	285	\$669,437	\$65,739
UNIVERSITY OF HAWAII - WEST OAHU	134	\$491,355	\$48,251
UNIVERSITY OF HAWAII AT HILO	937	\$3,781,922	\$371,385
UNIVERSITY OF HAWAII AT MANOA	4,994	\$24,598,000	\$2,415,524
WINDWARD COMMUNITY COLLEGE	219	\$577,012	\$56,663
Federal Savings Because of Direct Loan Participation		\$669,437	\$65,739
Lost Federal Savings Because of FFEL Participation		\$73,759,694	\$7,243,202
Total Potential Federal Savings with 100% Direct Loan Participation		\$74,429,131	\$7,308,941

Idaho Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALBERTSON COLLEGE OF IDAHO	692	\$3,001,448	\$294,742
AMERICAN INSTITUTE OF HEALTH TECHNOLOGY	728	\$2,669,058	\$262,101
BOISE BIBLE COLLEGE	88	\$299,077	\$29,369
BOISE STATE UNIVERSITY	9,064	\$28,846,521	\$2,832,728
BRIGHAM YOUNG UNIVERSITY-IDAHO	3,438	\$9,807,916	\$963,137
CAREER BEAUTY COLLEGE	21	\$53,373	\$5,241
COLLEGE OF SOUTHERN IDAHO	1,808	\$4,724,938	\$463,989
CONTINENTAL COLLEGE OF BEAUTY & BARBER STYLING	95	\$292,134	\$28,688
EASTERN IDAHO TECHNICAL COLLEGE	350	\$922,433	\$90,583
HEADMASTERS SCHOOL OF HAIR DESIGN	156	\$586,523	\$57,597

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
HEADMASTERS SCHOOL OF HAIR DESIGN	79	\$336,006	\$32,996
IDAHO STATE UNIVERSITY	10,350	\$37,711,377	\$3,703,257
ITT TECHNICAL INSTITUTE	1,663	\$7,121,386	\$699,320
LEWIS-CLARK STATE COLLEGE	1,897	\$6,343,794	\$622,961
MR. JUAN'S COLLEGE OF HAIR DESIGN	49	\$186,230	\$18,288
MR. LEON'S SCHOOL OF HAIR DESIGN	99	\$318,228	\$31,250
NORTH IDAHO COLLEGE	1,325	\$3,322,064	\$326,227
NORTHWEST NAZARENE UNIVERSITY	1,305	\$6,740,290	\$661,896
SCHOOL OF HAIRSTYLING (THE)	58	\$202,274	\$19,863
UNIVERSITY OF IDAHO	8,320	\$36,140,269	\$3,548,974
Federal Savings Because of Direct Loan Participation		\$114,746,765	\$11,268,132
Lost Federal Savings Because of FFEL Participation		\$34,878,574	\$3,425,076
Total Potential Federal Savings with 100% Direct Loan Participation		\$149,625,339	\$14,693,208

Illinois Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ADLER SCHOOL OF PROFESSIONAL PSYCHOLOGY	324	\$2,913,210	\$286,077
ALVAREITA'S COLLEGE OF COSMETOLOGY	38	\$122,793	\$12,058
ALVAREITA'S COLLEGE OF COSMETOLOGY	37	\$89,562	\$8,795
AMERICAN ACADEMY OF ART	562	\$3,286,537	\$322,738
ARGOSY UNIVERSITY	7,606	\$80,786,530	\$7,933,237
AUGUSTANA COLLEGE	1,975	\$8,570,290	\$841,602
AURORA UNIVERSITY	2,228	\$11,662,200	\$1,145,228
BARAT COLLEGE	455	\$2,224,620	\$218,458
BECK AREA CAREER CENTER	69	\$205,322	\$20,163
BENEDICTINE UNIVERSITY	2,035	\$11,790,180	\$1,157,796
BLACK HAWK COLLEGE	663	\$1,245,156	\$122,274
BLACKBURN UNIVERSITY	567	\$1,669,315	\$163,927
BLESSING HOSPITAL	47	\$200,855	\$19,724
BRADLEY UNIVERSITY	4,902	\$22,369,968	\$2,196,731
CAMEO BEAUTY ACADEMY	126	\$355,071	\$34,868
CANNELLA SCHOOL OF HAIR DESIGN	109	\$269,303	\$26,446
CANNELLA SCHOOL OF HAIR DESIGN	88	\$231,750	\$22,758
CANNELLA SCHOOL OF HAIR DESIGN	9	\$29,341	\$2,881
CANNELLA SCHOOL OF HAIR DESIGN	74	\$183,750	\$18,044
CANNELLA SCHOOL OF HAIR DESIGN	29	\$77,067	\$7,568
CAPITAL AREA CAREER CENTER	256	\$615,865	\$60,478
CAPRI - GARFIELD RIDGE SCHOOL OF BEAUTY CULTURE	158	\$372,409	\$36,571
CAPRI OAK FOREST BEAUTY COLLEGE	210	\$589,818	\$57,920
CAREER COLLEGES OF CHICAGO	420	\$1,564,079	\$153,593
CARL SANDBURG COLLEGE	244	\$482,979	\$47,429
CATHOLIC THEOLOGICAL UNION AT CHICAGO	22	\$136,385	\$13,393
CHICAGO SCHOOL OF MASSAGE THERAPY	200	\$474,678	\$46,613
CHICAGO SCHOOL OF PROFESSIONAL PSYCHOLOGY	395	\$6,524,240	\$640,680

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CHICAGO STATE UNIVERSITY	3,652	\$14,813,244	\$1,454,661
CHICAGO THEOLOGICAL SEMINARY	72	\$571,723	\$56,143
CHRISTIAN LIFE COLLEGE	41	\$120,679	\$11,851
CITY COLLEGES OF CHICAGO - MALCOLM X COLLEGE	5	\$15,361	\$1,508
CITY COLLEGES OF CHICAGO RICHARD J DALEY COLLEGE	30	\$85,883	\$8,434
COLLEGE OF DU PAGE	1,055	\$2,931,742	\$287,897
COLLEGE OF LAKE COUNTY	1,192	\$2,575,170	\$252,882
COLLEGE OF OFFICE TECHNOLOGY (THE)	1,383	\$4,119,900	\$404,574
COLUMBIA COLLEGE	8,820	\$41,710,890	\$4,096,009
COMPUTER SYSTEMS INSTITUTE	363	\$1,060,825	\$104,173
CONCEPT COLLEGE OF COSMETOLOGY	55	\$179,649	\$17,642
CONCORDIA UNIVERSITY	1,449	\$6,535,211	\$641,758
COOKING & HOSPITALITY INSTITUTE OF CHICAGO (THE)	1,760	\$8,131,020	\$798,466
COSMETOLOGY AND SPA INSTITUTE (THE)	48	\$114,362	\$11,230
COYNE AMERICAN INSTITUTE	834	\$2,703,012	\$265,436
DANVILLE AREA COMMUNITY COLLEGE	128	\$239,213	\$23,491
DEPAUL UNIVERSITY	17,798	\$115,055,600	\$11,298,460
DEVRY INSTITUTE OF TECHNOLOGY	13,794	\$64,502,940	\$6,334,189
DEVRY UNIVERSITY	10,268	\$46,515,860	\$4,567,857
DOMINICAN UNIVERSITY	1,203	\$6,581,858	\$646,338
DR WILLIAM M SCHOLL COLLEGE OF PODIATRIC MEDICINE AT FIN	332	\$7,066,690	\$693,949
EAST WEST UNIVERSITY	128	\$290,281	\$28,506
EASTERN ILLINOIS UNIVERSITY	6,671	\$23,547,200	\$2,312,335
EDUCATORS OF BEAUTY	154	\$333,300	\$32,730
EDUCATORS OF BEAUTY	77	\$195,055	\$19,154
ELGIN COMMUNITY COLLEGE	358	\$733,856	\$72,065
ELMHURST COLLEGE	2,256	\$9,720,410	\$954,544
ENVIRONMENTAL TECHNICAL INSTITUTE	835	\$2,493,548	\$244,866
ERIKSON INSTITUTE	119	\$839,682	\$82,457
EUREKA COLLEGE	652	\$2,457,836	\$241,359
FIRST INSTITUTE	114	\$336,138	\$33,009
FOX COLLEGE	577	\$2,583,988	\$253,748
GARRETT - EVANGELICAL THEOLOGICAL SEMINARY	150	\$1,667,807	\$163,779
GEM CITY COLLEGE	73	\$214,130	\$21,028
GOVERNORS STATE UNIVERSITY	1,352	\$7,048,950	\$692,207
GRAHAM HOSPITAL SCHOOL OF NURSING	37	\$104,182	\$10,231
GREENVILLE COLLEGE	1,395	\$5,188,740	\$509,534
HAIR PROFESSIONALS ACADEMY OF COSMETOLOGY	128	\$374,559	\$36,782
HAIR PROFESSIONALS ACADEMY OF COSMETOLOGY	167	\$453,456	\$44,529
HAIR PROFESSIONALS CAREER COLLEGE	78	\$213,452	\$20,961
HAIR PROFESSIONALS CAREER COLLEGE	109	\$282,460	\$27,738
HAIR PROFESSIONALS SCHOOL OF COSMETOLOGY	115	\$318,110	\$31,238
HAIRMASTERS INSTITUTE OF COSMETOLOGY	175	\$478,558	\$46,994
HAROLD WASHINGTON COLLEGE	8	\$30,795	\$3,024
HARRINGTON INSTITUTE OF INTERIOR DESIGN	1,255	\$5,831,660	\$572,669
HEBREW THEOLOGICAL COLLEGE	20	\$65,118	\$6,395
HERMAN M FINCH UNIVERSITY OF HEALTH SCIENCES/ CHICAGO I	1,529	\$26,292,840	\$2,581,957
HIGHLAND COMMUNITY COLLEGE	111	\$227,789	\$22,369
ILLINOIS CENTER FOR BROADCASTING	276	\$983,336	\$96,564
ILLINOIS CENTRAL COLLEGE	728	\$1,606,532	\$157,761
ILLINOIS COLLEGE	895	\$3,021,393	\$296,701
ILLINOIS COLLEGE OF OPTOMETRY	1,046	\$18,646,940	\$1,831,130
ILLINOIS EASTERN COMMUNITY COLLEGES - FRONTIER COMMUNI	26	\$53,730	\$5,276
ILLINOIS EASTERN COMMUNITY COLLEGES - LINCOLN TRAIL COLI	64	\$181,045	\$17,779
ILLINOIS EASTERN COMMUNITY COLLEGES - OLNEY CENTRAL CO	55	\$116,513	\$11,442

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ILLINOIS EASTERN COMMUNITY COLLEGES - WABASH VALLEY CC	12	\$21,455	\$2,107
ILLINOIS INSTITUTE OF ART (THE)	4,677	\$25,437,250	\$2,497,938
ILLINOIS INSTITUTE OF TECHNOLOGY	3,490	\$34,674,510	\$3,405,037
ILLINOIS SCHOOL OF HEALTH CAREERS	394	\$1,218,130	\$119,620
ILLINOIS STATE UNIVERSITY	13,909	\$54,671,840	\$5,368,775
ILLINOIS VALLEY COMMUNITY COLLEGE	264	\$499,850	\$49,085
ILLINOIS WESLEYAN UNIVERSITY	1,280	\$5,541,040	\$544,130
INGALLS MEMORIAL HOSPITAL	8	\$38,635	\$3,794
INSTITUTE FOR CLINICAL SOCIAL WORK	44	\$310,270	\$30,469
INTERNATIONAL ACADEMY OF DESIGN AND TECHNOLOGY	4,643	\$22,517,200	\$2,211,189
JOHN A. LOGAN COLLEGE	361	\$768,312	\$75,448
JOHN MARSHALL LAW SCHOOL	2,297	\$20,798,210	\$2,042,384
JOHN WOOD COMMUNITY COLLEGE	566	\$914,005	\$89,755
JOLIET JUNIOR COLLEGE	466	\$864,468	\$84,891
JUDSON COLLEGE	1,266	\$5,161,584	\$506,868
KANKAKEE COMMUNITY COLLEGE	91	\$185,188	\$18,185
KELLER GRADUATE SCHOOL OF MANAGEMENT	6,579	\$46,777,138	\$4,593,515
KENDALL COLLEGE	677	\$3,220,773	\$316,280
KISHWAUKEE COLLEGE	602	\$1,226,811	\$120,473
KNOWLEDGE SYSTEMS INSTITUTE	3	\$25,500	\$2,504
KNOX COLLEGE	1,016	\$4,239,858	\$416,354
LA'JAMES COLLEGE OF HAIRSTYLING	68	\$195,495	\$19,198
LAKE FOREST COLLEGE	942	\$3,941,220	\$387,028
LAKE FOREST GRADUATE SCHOOL OF MANAGEMENT	219	\$1,900,610	\$186,640
LAKE LAND COLLEGE	535	\$1,097,838	\$107,808
LAKEVIEW COLLEGE OF NURSING	29	\$96,099	\$9,437
LEWIS & CLARK COMMUNITY COLLEGE	319	\$659,460	\$64,759
LEWIS UNIVERSITY	3,062	\$13,724,260	\$1,347,722
LEXINGTON COLLEGE	36	\$83,866	\$8,236
LINCOLN CHRISTIAN COLLEGE & SEMINARY	685	\$2,881,795	\$282,992
LINCOLN COLLEGE	1,035	\$3,651,830	\$358,610
LINCOLN LAND COMMUNITY COLLEGE	508	\$788,799	\$77,460
LINCOLN TECHNICAL INSTITUTE	2,897	\$11,109,911	\$1,090,993
LINCOLN TECHNICAL INSTITUTE	59	\$196,174	\$19,264
LOYOLA UNIVERSITY CHICAGO	9,032	\$71,790,080	\$7,049,786
LUTHERAN SCHOOL OF THEOLOGY AT CHICAGO	62	\$440,023	\$43,210
MAC DANIEL'S BEAUTY SCHOOL	17	\$41,637	\$4,089
MACCORMAC COLLEGE	382	\$987,763	\$96,998
MACMURRAY COLLEGE	809	\$3,220,593	\$316,262
MCCORMICK THEOLOGICAL SEMINARY	15	\$104,058	\$10,218
MCHENRY COUNTY COLLEGE	282	\$660,963	\$64,907
MCKENDREE COLLEGE	1,656	\$6,522,445	\$640,504
MEADVILLE THEOLOGICAL SCHOOL OF LOMBARD COLLEGE	29	\$201,215	\$19,759
METHODIST MEDICAL CENTER OF ILLINOIS SCHOOL OF NURSING	104	\$362,346	\$35,582
MIDSTATE COLLEGE	635	\$2,020,479	\$198,411
MIDWEST TECHNICAL INSTITUTE	206	\$614,836	\$60,377
MIDWESTERN UNIVERSITY	3,980	\$77,249,594	\$7,585,910
MILLIKIN UNIVERSITY	2,335	\$9,432,010	\$926,223
MONMOUTH COLLEGE	1,332	\$5,086,870	\$499,531
MORAIN VALLEY COMMUNITY COLLEGE	552	\$1,455,226	\$142,903
MORRISON INSTITUTE OF TECHNOLOGY	164	\$535,414	\$52,578
MORTON COLLEGE	111	\$315,063	\$30,939
MR JOHN'S SCHOOL OF COSMETOLOGY	64	\$190,984	\$18,755
MR. JOHN'S SCHOOL OF COSMETOLOGY, ESTHETICS & NAILS	98	\$232,628	\$22,844
MS ROBERTS ACADEMY OF BEAUTY CULTURE	13	\$47,200	\$4,635

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
NATIONAL UNIVERSITY OF HEALTH SCIENCES (THE)	877	\$10,593,034	\$1,040,236
NATIONAL-LOUIS UNIVERSITY	7,008	\$41,908,372	\$4,115,402
NILES SCHOOL OF COSMETOLOGY	2	\$5,550	\$545
NORTH CENTRAL COLLEGE	1,986	\$7,896,170	\$775,404
NORTH PARK UNIVERSITY	1,670	\$7,156,930	\$702,811
NORTHEASTERN ILLINOIS UNIVERSITY	1,916	\$7,897,360	\$775,521
NORTHERN ILLINOIS UNIVERSITY	13,440	\$58,850,120	\$5,779,082
NORTHWESTERN BUSINESS COLLEGE	2,388	\$6,863,050	\$673,952
NORTHWESTERN UNIVERSITY	8,655	\$67,986,390	\$6,676,263
NORTHWESTERN UNIVERSITY	2	\$10,551	\$1,036
OAKTON COMMUNITY COLLEGE	106	\$223,713	\$21,969
OEHRLIN SCHOOL OF COSMETOLOGY	99	\$310,041	\$30,446
OLIVET NAZARENE UNIVERSITY	3,159	\$13,271,510	\$1,303,262
OLYMPIA COLLEGE	549	\$1,417,912	\$139,239
PARKLAND COLLEGE	1,851	\$3,467,809	\$340,539
PIVOT POINT INTERNATIONAL COSMETOLOGY RESEARCH CENTER	569	\$1,810,812	\$177,822
PRAIRIE STATE COLLEGE	205	\$512,148	\$50,293
PROFESSIONALS CHOICE HAIR DESIGN ACADEMY	9	\$46,050	\$4,522
QUINCY UNIVERSITY	1,134	\$5,172,542	\$507,944
RAVENSWOOD HOSPITAL MEDICAL CENTER	156	\$841,296	\$82,615
REND LAKE COLLEGE	323	\$721,739	\$70,875
RICHLAND COMMUNITY COLLEGE	115	\$203,783	\$20,011
ROBERT MORRIS COLLEGE	8,743	\$36,604,440	\$3,594,556
ROCK VALLEY COLLEGE	359	\$683,627	\$67,132
ROCKFORD BUSINESS COLLEGE	918	\$3,009,150	\$295,499
ROCKFORD COLLEGE	1,633	\$7,719,310	\$758,036
ROOSEVELT UNIVERSITY	6,286	\$33,064,860	\$3,246,969
RUSH UNIVERSITY	1,273	\$20,051,377	\$1,969,045
SAINT ANTHONY COLLEGE OF NURSING	72	\$340,971	\$33,483
SAINT FRANCIS MEDICAL CENTER COLLEGE OF NURSING	87	\$364,864	\$35,830
SAINT JOHN'S COLLEGE	53	\$245,716	\$24,129
SAINT XAVIER UNIVERSITY	4,424	\$22,325,640	\$2,192,378
SAUK VALLEY COMMUNITY COLLEGE	197	\$426,160	\$41,849
SCHOOL OF THE ART INSTITUTE OF CHICAGO	2,193	\$14,624,680	\$1,436,144
SEABURY-WESTERN THEOLOGICAL SEMINARY	60	\$523,862	\$51,443
SHIMER COLLEGE	159	\$674,121	\$66,199
SOUTHEASTERN ILLINOIS COLLEGE	118	\$262,735	\$25,801
SOUTHERN ILLINOIS UNIVERSITY AT CARBONDALE	14,336	\$59,757,340	\$5,868,171
SOUTHERN ILLINOIS UNIVERSITY EDWARDSVILLE	7,938	\$30,563,011	\$3,001,288
SOUTHWESTERN ILLINOIS COLLEGE	651	\$1,367,627	\$134,301
SPARKS COLLEGE	54	\$155,481	\$15,268
SPERTUS INSTITUTE OF JEWISH STUDIES	142	\$1,116,155	\$109,606
SPOON RIVER COLLEGE	141	\$272,839	\$26,793
SPRINGFIELD COLLEGE ILLINOIS	192	\$428,998	\$42,128
TAYLOR BUSINESS INSTITUTE	337	\$895,840	\$87,971
TREND SETTERS COLLEGE OF COSMETOLOGY	243	\$731,476	\$71,831
TRI COUNTY BEAUTY ACADEMY	6	\$14,812	\$1,455
TRINITY CHRISTIAN COLLEGE	949	\$3,998,466	\$392,649
TRINITY HOSPITAL SCHOOL OF RADIOLOGIC TECHNOLOGY	10	\$32,500	\$3,192
TRINITY INTERNATIONAL UNIVERSITY	2,312	\$12,492,910	\$1,226,804
TRINITY MEDICAL CENTER	124	\$415,515	\$40,804
TRITON COLLEGE	396	\$932,980	\$91,619
UNIVERSITY OF CHICAGO (THE)	7,370	\$68,047,420	\$6,682,257
UNIVERSITY OF ILLINOIS AT CHICAGO	13,564	\$85,967,790	\$8,442,037
UNIVERSITY OF ILLINOIS AT SPRINGFIELD	1,480	\$6,526,715	\$640,923

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNIVERSITY OF ILLINOIS AT URBANA - CHAMPAIGN	18,776	\$93,726,500	\$9,203,942
UNIVERSITY OF SAINT FRANCIS	1,739	\$7,787,824	\$764,764
UNIVERSITY OF SAINT MARY OF THE LAKE	10	\$20,200	\$1,984
UNIVERSITY OF SPA & COSMETOLOGY ARTS	93	\$210,293	\$20,651
VANDERCOOK COLLEGE OF MUSIC	128	\$738,003	\$72,472
VATTEROTT COLLEGE	932	\$3,613,717	\$354,867
WAUBONSEE COMMUNITY COLLEGE	217	\$549,241	\$53,935
WESTERN ILLINOIS UNIVERSITY	11,034	\$43,699,210	\$4,291,262
WESTWOOD COLLEGE OF TECHNOLOGY	12	\$42,018	\$4,126
WESTWOOD COLLEGE OF TECHNOLOGY	625	\$2,750,650	\$270,114
WHEATON COLLEGE	1,786	\$11,479,650	\$1,127,302
WILBUR WRIGHT COLLEGE	4	\$9,168	\$900
WILLIAM RAINEY HARPER COLLEGE	733	\$1,816,543	\$178,385
WORSHAM COLLEGE OF MORTUARY SCIENCE	113	\$400,614	\$39,340
Federal Savings Because of Direct Loan Participation		\$686,438,595	\$67,408,270
Lost Federal Savings Because of FFEL Participation		\$1,184,769,611	\$116,344,376
Total Potential Federal Savings with 100% Direct Loan Participation		\$1,871,208,206	\$183,752,646

Indiana Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
A CUT ABOVE BEAUTY COLLEGE	136	\$379,729	\$37,289
AMERICAN TRANS AIR AVIATION TRAINING ACADEMY	404	\$1,807,130	\$177,460
ANCILLA DOMINI COLLEGE	528	\$1,675,162	\$164,501
ANDERSON UNIVERSITY	2,743	\$14,769,450	\$1,450,360
APEX SCHOOL OF BEAUTY CULTURE	3	\$9,250	\$908
ASSOCIATED MENNONITE BIBLICAL SEMINARY	33	\$157,750	\$15,491
BALL MEMORIAL HOSPITAL SCHOOL OF RADIOLOGIC TECHNOLO	10	\$32,625	\$3,204
BALL STATE UNIVERSITY	13,919	\$56,605,000	\$5,558,611
BETHANY THEOLOGICAL SEMINARY	8	\$56,557	\$5,554
BETHEL COLLEGE	1,311	\$5,210,470	\$511,668
BUTLER UNIVERSITY	3,206	\$15,412,020	\$1,513,460
CALUMET COLLEGE OF SAINT JOSEPH	900	\$3,245,975	\$318,755
CHRISTIAN THEOLOGICAL SEMINARY	93	\$556,602	\$54,658
COLLEGE OF COURT REPORTING	208	\$772,193	\$75,829
COMMONWEALTH BUSINESS COLLEGE	2,134	\$6,803,114	\$668,066
CONCORDIA THEOLOGICAL SEMINARY	161	\$1,150,740	\$113,003
CREATIVE HAIR STYLING ACADEMY	50	\$113,890	\$11,184
DAVID DEMUTH INSTITUTE OF COSMETOLOGY	24	\$67,528	\$6,631
DEPAUW UNIVERSITY	1,134	\$4,439,880	\$435,996
DON ROBERTS BEAUTY SCHOOL	14	\$37,304	\$3,663
DON ROBERTS SCHOOL OF HAIR DESIGN	46	\$127,148	\$12,486
EARLHAM COLLEGE	821	\$3,388,573	\$332,758
EVANSVILLE TRI STATE BEAUTY COLLEGE	68	\$178,215	\$17,501
FRANKLIN COLLEGE OF INDIANA	1,043	\$4,433,090	\$435,329

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
GOSHEN COLLEGE	808	\$3,121,210	\$306,503
GRACE COLLEGE AND THEOLOGICAL SEMINARY	825	\$3,459,050	\$339,679
HAIR ARTS ACADEMY	59	\$133,265	\$13,087
HAIR FASHIONS BY KAYE BEAUTY COLLEGE	260	\$814,689	\$80,002
HAIR FASHIONS BY KAYE BEAUTY COLLEGE	143	\$380,013	\$37,317
HANOVER COLLEGE	953	\$4,501,470	\$442,044
HARROLD BEAUTY ACADEMY	45	\$113,865	\$11,182
HOLY CROSS COLLEGE	385	\$2,014,349	\$197,809
HUNTINGTON COLLEGE	836	\$3,828,590	\$375,968
INDIANA BUSINESS COLLEGE	7,087	\$22,769,910	\$2,236,005
INDIANA BUSINESS COLLEGE-MUNCIE	676	\$2,187,109	\$214,774
INDIANA INSTITUTE OF TECHNOLOGY	1,706	\$5,762,284	\$565,856
INDIANA STATE UNIVERSITY	8,884	\$35,924,030	\$3,527,740
INDIANA UNIVERSITY - BLOOMINGTON	24,177	\$131,549,100	\$12,918,122
INDIANA UNIVERSITY - EAST	1,777	\$5,765,329	\$566,155
INDIANA UNIVERSITY - KOKOMO	1,047	\$3,283,289	\$322,419
INDIANA UNIVERSITY - NORTHWEST	2,438	\$8,733,403	\$857,620
INDIANA UNIVERSITY - PURDUE UNIVERSITY - FT WAYNE	5,610	\$18,577,783	\$1,824,338
INDIANA UNIVERSITY - PURDUE UNIVERSITY INDIANAPOLIS	17,432	\$104,213,780	\$10,233,793
INDIANA UNIVERSITY - SOUTH BEND	3,641	\$12,289,106	\$1,206,790
INDIANA UNIVERSITY SOUTHEAST	2,232	\$7,287,628	\$715,645
INDIANA WESLEYAN UNIVERSITY	8,763	\$52,474,250	\$5,152,971
INTERNATIONAL BUSINESS COLLEGE	1,491	\$8,734,470	\$857,725
ITT TECHNICAL INSTITUTE	5,110	\$23,656,210	\$2,323,040
ITT TECHNICAL INSTITUTE	8,245	\$37,019,990	\$3,635,363
ITT TECHNICAL INSTITUTE	4,750	\$22,368,880	\$2,196,624
IVY TECH STATE COLLEGE - BLOOMINGTON	767	\$1,802,523	\$177,008
IVY TECH STATE COLLEGE - CENTRAL INDIANA	2,655	\$5,546,123	\$544,629
IVY TECH STATE COLLEGE - COLUMBUS	395	\$822,661	\$80,785
IVY TECH STATE COLLEGE - EAST CENTRAL	885	\$1,557,660	\$152,962
IVY TECH STATE COLLEGE - KOKOMO	548	\$1,333,965	\$130,995
IVY TECH STATE COLLEGE - LAFAYETTE	1,269	\$3,164,647	\$310,768
IVY TECH STATE COLLEGE - NORTHCENTRAL	595	\$1,197,029	\$117,548
IVY TECH STATE COLLEGE - NORTHEAST	2,350	\$5,696,950	\$559,440
IVY TECH STATE COLLEGE - NORTHWEST	951	\$1,700,868	\$167,025
IVY TECH STATE COLLEGE - SOUTHCENTRAL	491	\$1,090,171	\$107,055
IVY TECH STATE COLLEGE - SOUTHEAST	597	\$1,350,418	\$132,611
IVY TECH STATE COLLEGE - SOUTHWEST	1,234	\$2,621,608	\$257,442
IVY TECH STATE COLLEGE - WABASH VALLEY	1,433	\$3,207,280	\$314,955
IVY TECH STATE COLLEGE - WHITEWATER	436	\$894,111	\$87,802
J EVERETT LIGHT CAREER CENTER	96	\$174,017	\$17,088
KNOX BEAUTY COLLEGE	10	\$19,783	\$1,943
LINCOLN TECHNICAL INSTITUTE	2,921	\$13,846,350	\$1,359,712
MANCHESTER COLLEGE	1,156	\$4,772,080	\$468,618
MARIAN COLLEGE	1,503	\$5,671,270	\$556,919
MARION COMMUNITY TUCKER AREA VOCATIONAL SCHOOL	77	\$249,581	\$24,509
MARTIN UNIVERSITY	983	\$3,912,930	\$384,250
MASTERS OF COSMETOLOGY COLLEGE	77	\$223,624	\$21,960
MICHIANA COLLEGE	2,750	\$8,741,069	\$858,373
MID AMERICA COLLEGE OF FUNERAL SERVICE	124	\$466,268	\$45,788
OAKLAND CITY UNIVERSITY	790	\$3,303,257	\$324,380
PJ'S COLLEGE OF COSMETOLOGY	93	\$296,367	\$29,103
PJ'S COLLEGE OF COSMETOLOGY	64	\$200,045	\$19,644
PROFESSIONAL CAREERS INSTITUTE	1,225	\$3,206,270	\$314,856
PURDUE UNIVERSITY	21,807	\$105,594,200	\$10,369,350

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
PURDUE UNIVERSITY - CALUMET	3,415	\$10,278,829	\$1,009,381
PURDUE UNIVERSITY - NORTH CENTRAL	1,961	\$5,994,279	\$588,638
RAVENSCROFT BEAUTY COLLEGE	200	\$396,913	\$38,977
ROSE - HULMAN INSTITUTE OF TECHNOLOGY	1,622	\$9,570,570	\$939,830
RUDAE'S SCHOOL OF BEAUTY CULTURE	306	\$733,489	\$72,029
SAINT ELIZABETH SCHOOL OF NURSING	142	\$690,414	\$67,799
SAINT JOSEPH'S COLLEGE	1,001	\$5,247,750	\$515,329
SAINT MARY OF THE WOODS COLLEGE	1,393	\$4,811,177	\$472,458
SAINT MARY'S COLLEGE	1,390	\$7,632,530	\$749,514
SAINT MEINRAD SCHOOL OF THEOLOGY	9	\$51,004	\$5,009
SAWYER COLLEGE	1,378	\$4,052,482	\$397,954
TAYLOR UNIVERSITY	1,739	\$8,666,630	\$851,063
TRI-STATE UNIVERSITY	1,151	\$4,601,850	\$451,902
UNIVERSITY OF EVANSVILLE	2,153	\$9,344,350	\$917,615
UNIVERSITY OF INDIANAPOLIS	3,039	\$15,483,420	\$1,520,472
UNIVERSITY OF NOTRE DAME	6,815	\$41,096,530	\$4,035,679
UNIVERSITY OF SAINT FRANCIS	2,093	\$8,408,180	\$825,683
UNIVERSITY OF SOUTHERN INDIANA	5,794	\$20,424,490	\$2,005,685
VALPARAISO UNIVERSITY	3,128	\$17,612,510	\$1,729,548
VINCENNES BEAUTY COLLEGE	24	\$55,652	\$5,465
VINCENNES UNIVERSITY	5,851	\$19,376,700	\$1,902,792
WABASH COLLEGE	555	\$2,461,511	\$241,720
Federal Savings Because of Direct Loan Participation		\$248,946,642	\$24,446,560
Lost Federal Savings Because of FFEL Participation		\$773,100,190	\$75,918,439
Total Potential Federal Savings with 100% Direct Loan Participation		\$1,022,046,832	\$100,364,999

Iowa Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALLEN COLLEGE	308	\$1,257,152	\$123,452
AMERICAN COLLEGE OF HAIRSTYLING-CEDAR RAPIDS	25	\$86,185	\$8,463
AMERICAN COLLEGE OF HAIRSTYLING-DES MOINES	29	\$143,548	\$14,096
AMERICAN INSTITUTE OF BUSINESS DBA AIB COLLEGE OF BUSINE	937	\$2,792,197	\$274,194
BRIAR CLIFF UNIVERSITY	972	\$3,505,189	\$344,210
BUENA VISTA UNIVERSITY	3,304	\$13,670,930	\$1,342,485
CAPRI COLLEGE	201	\$539,145	\$52,944
CAPRI COLLEGE	276	\$717,265	\$70,435
CAPRI COLLEGE	235	\$710,744	\$69,795
CENTRAL COLLEGE	1,472	\$5,219,953	\$512,599
CLARKE COLLEGE	955	\$4,290,670	\$421,344
COE COLLEGE	1,267	\$5,111,020	\$501,902
COLLEGE OF HAIR DESIGN	37	\$111,625	\$10,962
CORNELL COLLEGE	652	\$2,545,757	\$249,993
DES MOINES AREA COMMUNITY COLLEGE	4,815	\$11,458,598	\$1,125,234
DES MOINES UNIVERSITY - OSTEOPATHIC MEDICAL CENTER	1,684	\$33,569,150	\$3,296,491

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
DIVINE WORD COLLEGE	45	\$100,420	\$9,861
DORDT COLLEGE	1,314	\$5,600,787	\$549,997
DRAKE UNIVERSITY	3,857	\$26,611,220	\$2,613,222
EASTERN IOWA COMMUNITY COLLEGE DISTRICT	2,695	\$6,585,048	\$646,652
ELLSWORTH COMMUNITY COLLEGE	725	\$1,829,610	\$179,668
EMMAUS BIBLE COLLEGE	148	\$520,573	\$51,120
EQ SCHOOL OF HAIR DESIGN	45	\$111,275	\$10,927
FAITH BAPTIST BIBLE COLLEGE & THEOLOGICAL SEMINARY	253	\$936,859	\$92,000
FAUST INSTITUTE OF COSMETOLOGY	88	\$316,939	\$31,123
GRACELAND UNIVERSITY	1,463	\$5,539,973	\$544,025
GRAND VIEW COLLEGE	1,787	\$8,684,411	\$852,809
GRINNELL COLLEGE	775	\$3,104,800	\$304,891
HAMILTON COLLEGE	4,190	\$15,407,445	\$1,513,011
HAMILTON TECHNICAL COLLEGE	904	\$3,268,228	\$320,940
HAWKEYE COMMUNITY COLLEGE	3,654	\$9,441,752	\$927,180
INDIAN HILLS COMMUNITY COLLEGE	2,613	\$6,679,887	\$655,965
IOWA CENTRAL COMMUNITY COLLEGE	1,979	\$4,776,099	\$469,013
IOWA LAKES COMMUNITY COLLEGE	1,512	\$4,044,420	\$397,162
IOWA METHODIST MEDICAL CENTER SCHOOLS	2	\$5,250	\$516
IOWA SCHOOL OF BEAUTY	185	\$484,164	\$47,545
IOWA SCHOOL OF BEAUTY	69	\$177,741	\$17,454
IOWA SCHOOL OF BEAUTY	44	\$114,005	\$11,195
IOWA SCHOOL OF BEAUTY	15	\$38,473	\$3,778
IOWA STATE UNIVERSITY OF SCIENCE & TECHNOLOGY	19,299	\$74,135,370	\$7,280,093
IOWA WESLEYAN COLLEGE	791	\$2,756,703	\$270,708
IOWA WESTERN COMMUNITY COLLEGE	1,945	\$4,712,327	\$462,751
KAPLAN COLLEGE	2,598	\$9,162,916	\$899,798
KIRKWOOD COMMUNITY COLLEGE	9,484	\$25,924,932	\$2,545,828
LA JAMES COLLEGE OF HAIRSTYLING	224	\$724,791	\$71,174
LA JAMES COLLEGE OF HAIRSTYLING	158	\$559,629	\$54,956
LA' JAMES COLLEGE OF HAIRSTYLING	62	\$203,796	\$20,013
LA JAMES COLLEGE OF HAIRSTYLING - DAVENPORT	76	\$254,547	\$24,997
LA JAMES COLLEGE OF HAIRSTYLING - DES MOINES	216	\$819,989	\$80,523
LA'JAMES COLLEGE OF HAIRSTYLING	89	\$346,317	\$34,008
LORAS COLLEGE	1,499	\$6,739,884	\$661,857
LUTHER COLLEGE	2,319	\$9,077,530	\$891,413
MAHARISHI UNIVERSITY OF MANAGEMENT	221	\$921,532	\$90,494
MARSHALLTOWN COMMUNITY COLLEGE	878	\$2,039,108	\$200,240
MARYCREST INTERNATIONAL UNIVERSITY	563	\$2,679,680	\$263,145
MERCY COLLEGE OF HEALTH SCIENCES	494	\$1,539,484	\$151,177
MORNINGSIDE COLLEGE	1,076	\$3,675,693	\$360,953
MOUNT MERCY COLLEGE	1,293	\$4,667,102	\$458,309
MOUNT SAINT CLARE COLLEGE	689	\$3,239,758	\$318,144
NORTH IOWA AREA COMMUNITY COLLEGE	1,370	\$3,158,084	\$310,124
NORTHEAST IOWA COMMUNITY COLLEGE	2,737	\$6,541,306	\$642,356
NORTHWEST IOWA COMMUNITY COLLEGE	394	\$894,654	\$87,855
NORTHWESTERN COLLEGE	1,054	\$4,767,300	\$468,149
PALMER COLLEGE OF CHIROPRACTIC	3,315	\$50,210,850	\$4,930,705
PROFESSIONAL COSMETOLOGY INSTITUTE	75	\$228,208	\$22,410
SAINT AMBROSE UNIVERSITY	3,226	\$17,068,227	\$1,676,100
SIMPSON COLLEGE	1,466	\$6,010,118	\$590,194
SOUTHEASTERN COMMUNITY COLLEGE	705	\$1,728,925	\$169,780
SOUTHWESTERN COMMUNITY COLLEGE	820	\$2,106,206	\$206,829
ST. LUKES COLLEGE	141	\$490,914	\$48,208
UNIVERSITY OF DUBUQUE	963	\$3,941,815	\$387,086

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNIVERSITY OF IOWA	19,997	\$107,970,100	\$10,602,664
UNIVERSITY OF NORTHERN IOWA	12,588	\$48,822,080	\$4,794,328
UPPER IOWA UNIVERSITY	3,502	\$14,055,265	\$1,380,227
VATTEROTT COLLEGE	410	\$1,972,367	\$193,686
VENNARD COLLEGE	102	\$329,808	\$32,387
WALDORF COLLEGE	656	\$2,660,508	\$261,262
WARTBURG COLLEGE	1,606	\$5,605,982	\$550,507
WARTBURG THEOLOGICAL SEMINARY	87	\$614,400	\$60,334
WESTERN IOWA TECH COMMUNITY COLLEGE	2,260	\$5,975,027	\$586,748
WILLIAM PENN UNIVERSITY	2,212	\$8,717,533	\$856,062
Federal Savings Because of Direct Loan Participation		\$361,495,864	\$35,498,894
Lost Federal Savings Because of FFEL Participation		\$275,119,255	\$27,016,711
Total Potential Federal Savings with 100% Direct Loan Participation		\$636,615,119	\$62,515,605

Kansas Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ACADEMY OF HAIR DESIGN	106	\$296,476	\$29,114
ALLEN COUNTY COMMUNITY COLLEGE	461	\$925,785	\$90,912
AMERICAN ACADEMY OF HAIR DESIGN	198	\$611,142	\$60,014
AMERICAN INSTITUTE OF BAKING	4	\$7,250	\$712
BAKER UNIVERSITY	3,234	\$18,491,920	\$1,815,907
BARCLAY COLLEGE	175	\$629,535	\$61,820
BARTON COUNTY COMMUNITY COLLEGE	576	\$1,290,936	\$126,770
BENEDICTINE COLLEGE	916	\$4,299,662	\$422,227
BETHANY COLLEGE	616	\$2,313,494	\$227,185
BETHEL COLLEGE	576	\$2,375,847	\$233,308
BROWN MACKIE COLLEGE (THE)	1,962	\$6,542,402	\$642,464
BRYAN CAREER COLLEGE	222	\$786,058	\$77,191
BUTLER COUNTY COMMUNITY COLLEGE	2,246	\$4,617,595	\$453,448
CENTRAL BAPTIST THEOLOGICAL SEMINARY	37	\$230,055	\$22,591
CENTRAL CHRISTIAN COLLEGE OF KANSAS	332	\$1,282,343	\$125,926
CLOUD COUNTY COMMUNITY COLLEGE	761	\$1,383,460	\$135,856
COFFEYVILLE COMMUNITY COLLEGE	281	\$522,823	\$51,341
COLBY COMMUNITY COLLEGE	686	\$1,716,971	\$168,607
COMMUNITY COLLEGE OF COSMETOLOGY	100	\$267,694	\$26,288
COWLEY COUNTY COMMUNITY COLLEGE & AREA VOCATIONAL-T	726	\$1,677,327	\$164,714
CRUMS BEAUTY COLLEGE	70	\$194,837	\$19,133
DODGE CITY COMMUNITY COLLEGE	206	\$421,875	\$41,428
DONNELLY COLLEGE	44	\$130,764	\$12,841
EDUCATION AMERICA-TOPEKA TECHNICAL COLLEGE	229	\$879,459	\$86,363
EMPORIA STATE UNIVERSITY	4,271	\$18,753,957	\$1,841,639
FORT HAYS STATE UNIVERSITY	3,276	\$10,784,518	\$1,059,040
FORT SCOTT COMMUNITY COLLEGE	223	\$430,324	\$42,258
FRIENDS UNIVERSITY	4,067	\$21,110,194	\$2,073,021

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
GARDEN CITY COMMUNITY COLLEGE	439	\$943,236	\$92,626
HAYS ACADEMY OF HAIR DESIGN	46	\$121,035	\$11,886
HESSTON COLLEGE	468	\$1,663,606	\$163,366
HIGHLAND COMMUNITY COLLEGE	627	\$1,353,374	\$132,901
HUTCHINSON COMMUNITY COLLEGE	1,110	\$2,532,734	\$248,714
INDEPENDENCE COMMUNITY COLLEGE	147	\$192,291	\$18,883
JOHNSON COUNTY COMMUNITY COLLEGE	3,118	\$8,882,089	\$872,221
KANSAS CITY KANSAS COMMUNITY COLLEGE	1,311	\$3,421,780	\$336,019
KANSAS STATE UNIVERSITY	16,555	\$62,557,316	\$6,143,128
KANSAS WESLEYAN UNIVERSITY	1,046	\$3,723,004	\$365,599
KAW AREA TECHNICAL SCHOOL	152	\$414,952	\$40,748
LA BARON HAIRDRESSING ACADEMY	62	\$204,917	\$20,123
LABETTE COMMUNITY COLLEGE	282	\$674,738	\$66,259
LAWRENCE CAREER COLLEGE	157	\$456,988	\$44,876
MANHATTAN AREA TECHNICAL COLLEGE	249	\$690,172	\$67,775
MANHATTAN CHRISTIAN COLLEGE	327	\$1,212,040	\$119,022
MCPHERSON COLLEGE	511	\$2,049,054	\$201,217
MIDAMERICA NAZARENE UNIVERSITY	1,715	\$9,067,589	\$890,437
NEOSHO COUNTY COMMUNITY COLLEGE	360	\$674,570	\$66,243
NEWMAN UNIVERSITY	1,636	\$8,403,515	\$825,225
NORTH CENTRAL KANSAS TECHNICAL COLLEGE	437	\$1,392,322	\$136,726
NORTHEAST KANSAS TECHNICAL COLLEGE	138	\$401,781	\$39,455
NORTHWEST KANSAS TECHNICAL COLLEGE	548	\$1,635,674	\$160,623
OTTAWA UNIVERSITY	3,237	\$18,032,562	\$1,770,798
PITTSBURG STATE UNIVERSITY	3,862	\$14,527,223	\$1,426,573
PRATT COMMUNITY COLLEGE & AREA VOCATIONAL SCHOOL	320	\$602,865	\$59,201
SAINT MARY COLLEGE	633	\$2,694,695	\$264,619
SALINA AREA TECHNICAL SCHOOL	131	\$287,322	\$28,215
SEWARD COUNTY COMMUNITY COLLEGE	325	\$783,819	\$76,971
SIDNEY'S HAIRDRESSING COLLEGE	42	\$132,726	\$13,034
SOUTHWESTERN COLLEGE	1,079	\$4,474,934	\$439,439
STERLING COLLEGE	481	\$1,859,760	\$182,628
SUPERIOR SCHOOL OF HAIRSTLYING	368	\$1,080,747	\$106,129
TABOR COLLEGE	508	\$2,071,531	\$203,424
UNIVERSITY OF KANSAS	13,755	\$64,570,000	\$6,340,774
UNIVERSITY OF KANSAS MEDICAL CENTER	1,407	\$16,857,165	\$1,655,374
VERNON'S KANSAS SCHOOL OF COSMETOLOGY	15	\$33,787	\$3,318
WASHBURN UNIVERSITY - TOPEKA	5,117	\$25,254,743	\$2,480,016
WICHITA AREA TECHNICAL COLLEGE	687	\$1,697,288	\$166,674
WICHITA STATE UNIVERSITY	7,702	\$36,389,829	\$3,573,481
WICHITA TECHNICAL INSTITUTE	349	\$1,327,791	\$130,389
WRIGHT BUSINESS SCHOOL	2,436	\$7,759,755	\$762,008
XENON INTERNATIONAL SCHOOL OF HAIR DESIGN	252	\$774,077	\$76,014
Federal Savings Because of Direct Loan Participation		\$146,130,863	\$14,350,051
Lost Federal Savings Because of FFEL Participation		\$270,725,236	\$26,585,218
Total Potential Federal Savings with 100% Direct Loan Participation		\$416,856,099	\$40,935,269

**Kentucky Student Loan Volume by Institution
Academic Year 2001-2002**

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALICE LLOYD COLLEGE	74	\$185,016	\$18,169
ASBURY COLLEGE	1,057	\$4,702,162	\$461,752
ASBURY THEOLOGICAL SEMINARY	379	\$2,510,574	\$246,538
ASHLAND COMMUNITY COLLEGE	100	\$240,354	\$23,603
BARRETT & COMPANY SCHOOL OF HAIR DESIGN	1	\$2,625	\$258
BECKFIELD COLLEGE	795	\$2,972,392	\$291,889
BELLARMINE UNIVERSITY	1,725	\$8,380,769	\$822,992
BEREA COLLEGE	652	\$1,244,142	\$122,175
BOWLING GREEN TECHNICAL COLLEGE	126	\$267,969	\$26,315
BRESCIA UNIVERSITY	543	\$2,078,898	\$204,148
CAMPBELLSVILLE UNIVERSITY	985	\$3,528,334	\$346,482
CENTRAL KENTUCKY TECHNICAL COLLEGE	428	\$867,464	\$85,185
CENTRE COLLEGE OF KENTUCKY	594	\$2,652,993	\$260,524
CUMBERLAND COLLEGE	1,200	\$5,384,576	\$528,765
CUMBERLAND VALLEY TECHNICAL COLLEGE	40	\$76,704	\$7,532
DAYMAR COLLEGE	821	\$2,329,661	\$228,773
DECKER COLLEGE OF BUSINESS TECHNOLOGY	268	\$815,054	\$80,038
EASTERN KENTUCKY UNIVERSITY	8,191	\$26,797,264	\$2,631,491
ELIZABETHTOWN BEAUTY SCHOOL	20	\$51,151	\$5,023
ELIZABETHTOWN COMMUNITY COLLEGE	656	\$1,631,230	\$160,187
EZELL'S COSMETOLOGY SCHOOL	21	\$48,735	\$4,786
FRONTIER SCHOOL OF MIDWIFERY & FAMILY NURSING	245	\$2,383,906	\$234,100
GATEWAY COMMUNITY AND TECHNICAL COLLEGE	139	\$323,954	\$31,812
GEORGETOWN COLLEGE	1,054	\$4,008,463	\$393,631
HAIR DESIGN SCHOOL	274	\$671,614	\$65,952
HAIR DESIGN SCHOOL	132	\$330,471	\$32,452
HAIR DESIGN SCHOOL (THE)	168	\$441,664	\$43,371
HAIR DESIGN SCHOOL (THE)	112	\$308,871	\$30,331
HAIR DESIGN SCHOOL (THE)	78	\$195,859	\$19,233
HAIR DESIGN SCHOOL (THE)	114	\$309,777	\$30,420
HAZARD COMMUNITY COLLEGE - UNIVERSITY OF KENTUCKY CMN	129	\$264,586	\$25,982
HAZARD TECHNICAL COLLEGE	78	\$156,024	\$15,322
HEALTH INSTITUTE OF LOUISVILLE (THE)	901	\$2,919,859	\$286,730
HENDERSON COMMUNITY COLLEGE	111	\$199,874	\$19,628
HOPKINSVILLE COMMUNITY COLLEGE	490	\$1,104,826	\$108,494
JEFFERSON COMMUNITY COLLEGE - KY COMMUNITY & TECHNICAL	754	\$1,530,066	\$150,252
JEFFERSON COMMUNITY SOUTHWEST CAMPUS	2	\$14,459	\$1,420
KAUFMAN BEAUTY SCHOOL	20	\$61,475	\$6,037
KENTUCKY CAREER INSTITUTE	124	\$466,763	\$45,836
KENTUCKY CHRISTIAN COLLEGE	572	\$2,164,532	\$212,557
KENTUCKY MOUNTAIN BIBLE COLLEGE	15	\$36,507	\$3,585
KENTUCKY STATE UNIVERSITY	1,939	\$7,060,587	\$693,350
KENTUCKY WESLEYAN COLLEGE	469	\$1,860,131	\$182,665
LAUREL TECHNICAL COLLEGE	85	\$178,844	\$17,562
LEXINGTON COMMUNITY COLLEGE - UNIVERSITY OF KENTUCKY	4,713	\$11,711,910	\$1,150,110
LEXINGTON THEOLOGICAL SEMINARY	37	\$260,118	\$25,544
LINDSEY WILSON COLLEGE	1,041	\$3,106,108	\$305,020
LOUISVILLE PRESBYTERIAN THEOLOGICAL SEMINARY	53	\$273,184	\$26,827
LOUISVILLE TECHNICAL INSTITUTE	1,218	\$5,594,182	\$549,349
MADISONVILLE COMMUNITY COLLEGE	116	\$182,567	\$17,928
MADISONVILLE TECHNICAL COLLEGE	46	\$76,837	\$7,545

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
MAYO TECHNICAL COLLEGE	78	\$167,802	\$16,478
MAYSVILLE COMMUNITY COLLEGE	75	\$165,456	\$16,248
MID-CONTINENT COLLEGE	571	\$1,778,079	\$174,607
MIDWAY COLLEGE	955	\$3,093,908	\$303,822
MOREHEAD STATE UNIVERSITY	5,728	\$16,585,093	\$1,628,656
MOTIF BEAUTY ACADEMY	2	\$4,775	\$469
MR JIM'S BEAUTY COLLEGE	26	\$51,195	\$5,027
MURRAY STATE UNIVERSITY	4,515	\$19,121,136	\$1,877,696
NATIONAL COLLEGE OF BUSINESS AND TECHNOLOGY	2,234	\$7,321,919	\$719,012
NORTHERN KENTUCKY UNIVERSITY	6,788	\$32,746,930	\$3,215,749
OWENSBORO COMMUNITY COLLEGE	174	\$286,013	\$28,086
PADUCAH COMMUNITY COLLEGE - KENTUCKY COMMUNITY & TEC	261	\$598,548	\$58,777
PADUCAH TECHNICAL COLLEGE	253	\$934,163	\$91,735
PIKEVILLE COLLEGE	1,060	\$9,113,722	\$894,968
PJ'S COLLEGE OF COSMETOLOGY	312	\$984,365	\$96,665
PRESTONSBURG COMMUNITY COLLEGE - KCTCS	235	\$500,069	\$49,107
RETS INSTITUTE OF TECHNOLOGY	1,575	\$5,069,575	\$497,832
ROWAN TECHNICAL COLLEGE	1	\$600	\$59
SAINT CATHARINE COLLEGE	489	\$1,291,505	\$126,826
SOMERSET COMMUNITY COLLEGE - KY COMM. AND TECH. COLL	404	\$895,887	\$87,976
SOMERSET TECHNICAL COLLEGE	111	\$206,383	\$20,267
SOUTHEAST COMMUNITY COLLEGE	103	\$259,122	\$25,446
SPALDING UNIVERSITY	1,285	\$7,788,176	\$764,799
SPENCERIAN COLLEGE	2,124	\$8,096,303	\$795,057
SULLIVAN UNIVERSITY	6,556	\$28,674,270	\$2,815,813
THOMAS MORE COLLEGE	1,328	\$6,882,432	\$675,855
TRANSYLVANIA UNIVERSITY	813	\$3,121,360	\$306,518
TREND SETTERS' ACADEMY OF BEAUTY CULTURE	66	\$161,100	\$15,820
UNION COLLEGE	819	\$2,990,629	\$293,680
UNIVERSITY OF KENTUCKY	13,043	\$65,380,534	\$6,420,368
UNIVERSITY OF LOUISVILLE	8,942	\$59,314,196	\$5,824,654
WEST KENTUCKY TECHNICAL COLLEGE	96	\$199,516	\$19,592
WESTERN KENTUCKY UNIVERSITY	7,660	\$26,014,240	\$2,554,598
Federal Savings Because of Direct Loan Participation		\$150,324,377	\$14,761,854
Lost Federal Savings Because of FFEL Participation		\$274,440,709	\$26,950,078
Total Potential Federal Savings with 100% Direct Loan Participation		\$424,765,086	\$41,711,931

Louisiana Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AMERICAN SCHOOL OF BUSINESS	207	\$508,026	\$49,888
ASCENSION COLLEGE	240	\$609,559	\$59,859
AVEDA INSTITUTE	268	\$696,618	\$68,408
BATON ROUGE COLLEGE	115	\$300,424	\$29,502
BATON ROUGE GENERAL MEDICAL CENTER	115	\$292,215	\$28,696

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
BATON ROUGE SCHOOL OF COMPUTERS	255	\$719,645	\$70,669
BLUE CLIFF COLLEGE	184	\$382,286	\$37,540
BLUE CLIFF COLLEGE	159	\$334,331	\$32,831
BLUE CLIFF COLLEGE	78	\$173,250	\$17,013
BOSSIER PARISH COMMUNITY COLLEGE	1,530	\$4,342,450	\$426,429
CAMELOT COLLEGE	715	\$2,365,221	\$232,265
CAREER TECHNICAL COLLEGE	892	\$2,531,771	\$248,620
CENTENARY COLLEGE OF LOUISIANA	746	\$3,658,978	\$359,312
COSMETOLOGY TRAINING CENTER	48	\$101,494	\$9,967
CRESCENT CITY SCHOOL OF GAMING & BARTENDING	789	\$1,341,571	\$131,742
CULINARY ARTS INSTITUTE OF LOUISIANA	151	\$665,379	\$65,340
CULINARY INSTITUTE OF NEW ORLEANS	114	\$490,823	\$48,199
DELGADO COMMUNITY COLLEGE	7,625	\$19,170,513	\$1,882,544
DELTA COLLEGE	95	\$221,422	\$21,744
DELTA COLLEGE OF ARTS & TECHNOLOGY	52	\$139,440	\$13,693
DELTA SCHOOL OF BUSINESS AND TECHNOLOGY	913	\$3,203,168	\$314,551
DILLARD UNIVERSITY	3,296	\$15,478,571	\$1,519,996
EDUCATION AMERICA -- REMINGTON COLLEGE	1,998	\$6,972,811	\$684,730
EDUCATION AMERICA - SOUTHEAST COLLEGE OF TECHNOLOGY	1,725	\$7,953,820	\$781,065
ELAINE P. NUNEZ COMMUNITY COLLEGE	1,673	\$4,737,007	\$465,174
FRANKLIN COLLEGE OF COURT REPORTING	122	\$465,070	\$45,670
GRAMBLING STATE UNIVERSITY	5,734	\$22,595,538	\$2,218,882
GRETNA CAREER COLLEGE	448	\$1,001,152	\$98,313
GUY'S SHREVEPORT ACADEMY OF COSMETOLOGY	168	\$494,721	\$48,582
ITI TECHNICAL COLLEGE	657	\$2,589,076	\$254,247
JONESVILLE BEAUTY SCHOOL	10	\$23,626	\$2,320
KING'S CAREER COLLEGE	139	\$394,745	\$38,764
LOCKWORKS ACADEMIE	66	\$132,776	\$13,039
LOCKWORKS ACADEMIE	152	\$387,816	\$38,084
LOUISIANA COLLEGE	913	\$3,553,878	\$348,991
LOUISIANA STATE UNIVERSITY & AGRICULTURAL & MECHANICAL	15,137	\$81,799,370	\$8,032,698
LOUISIANA STATE UNIVERSITY AT ALEXANDRIA	1,177	\$3,133,020	\$307,663
LOUISIANA STATE UNIVERSITY AT EUNICE	1,630	\$4,853,423	\$476,606
LOUISIANA STATE UNIVERSITY HEALTH SCIENCES CENTER	2,493	\$25,226,423	\$2,477,235
LOUISIANA STATE UNIVERSITY HEALTH SCIENCES CENTER IN SHI	442	\$5,500,880	\$540,186
LOUISIANA STATE UNIVERSITY IN SHREVEPORT	1,944	\$7,079,197	\$695,177
LOUISIANA TECH UNIVERSITY	4,930	\$20,615,270	\$2,024,420
LOYOLA UNIVERSITY NEW ORLEANS	4,463	\$27,460,505	\$2,696,622
MCNEESE STATE UNIVERSITY	4,016	\$15,480,777	\$1,520,212
MEDICAL TRAINING COLLEGE	159	\$367,514	\$36,090
METROPOLITAN COMMUNITY COLLEGE	32	\$77,104	\$7,572
NICHOLLS STATE UNIVERSITY	3,747	\$10,857,303	\$1,066,187
NORTHWESTERN STATE UNIVERSITY	8,801	\$33,197,290	\$3,259,974
NOTRE DAME SEMINARY	7	\$23,071	\$2,266
OUR LADY OF HOLY CROSS COLLEGE	899	\$3,751,664	\$368,413
OUR LADY OF THE LAKE COLLEGE	1,608	\$5,538,887	\$543,919
SAINT JOSEPH SEMINARY COLLEGE	7	\$29,322	\$2,879
SOUTH LOUISIANA BEAUTY COLLEGE	37	\$87,829	\$8,625
SOUTHEASTERN LOUISIANA UNIVERSITY	11,492	\$43,231,760	\$4,245,359
SOUTHERN UNIVERSITY AND AGRICULTURAL & MECHANICAL COLLEGE	8,737	\$38,823,570	\$3,812,475
SOUTHERN UNIVERSITY AT NEW ORLEANS	3,551	\$15,621,143	\$1,533,996
SOUTHERN UNIVERSITY AT SHREVEPORT - BOSSIER CITY	214	\$419,352	\$41,180
STAGE ONE HAIR SCHOOL	71	\$166,044	\$16,306
TULANE UNIVERSITY	8,654	\$74,446,040	\$7,310,601
UNIVERSITY OF LOUISIANA AT LAFAYETTE	5,940	\$24,050,840	\$2,361,792

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNIVERSITY OF LOUISIANA AT MONROE	7,098	\$28,920,305	\$2,839,974
UNIVERSITY OF NEW ORLEANS	11,290	\$46,383,092	\$4,554,820
XAVIER UNIVERSITY OF LOUISIANA	5,240	\$30,752,780	\$3,019,923
Federal Savings Because of Direct Loan Participation		\$74,473,851	\$7,313,332
Lost Federal Savings Because of FFEL Participation		\$582,449,115	\$57,196,503
Total Potential Federal Savings with 100% Direct Loan Participation		\$656,922,966	\$64,509,835

Maine Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ANDOVER COLLEGE	872	\$2,954,763	\$290,158
BANGOR THEOLOGICAL SEMINARY	67	\$360,468	\$35,398
BATES COLLEGE	866	\$4,610,084	\$452,710
BEAL COLLEGE	401	\$769,325	\$75,548
BOWDOIN COLLEGE	1,028	\$5,289,035	\$519,383
CENTRAL MAINE MEDICAL CENTER	72	\$234,167	\$22,995
CENTRAL MAINE TECHNICAL COLLEGE	488	\$1,194,950	\$117,344
COLBY COLLEGE	1,095	\$6,284,831	\$617,170
COLLEGE OF THE ATLANTIC	220	\$1,193,046	\$117,157
EASTERN MAINE TECHNICAL COLLEGE	619	\$1,451,906	\$142,577
HEADHUNTER INSTITUTE	126	\$360,045	\$35,356
HUSSON COLLEGE	1,422	\$6,228,156	\$611,605
KENNEBEC VALLEY TECHNICAL COLLEGE	372	\$899,355	\$88,317
LANDING SCHOOL OF BOATBUILDING & DESIGN (THE)	72	\$289,830	\$28,461
MAINE COLLEGE OF ART	547	\$2,659,538	\$261,167
MAINE MARITIME ACADEMY	694	\$2,905,941	\$285,363
MID STATE COLLEGE	191	\$402,471	\$39,523
MR BERNARD'S SCHOOL OF HAIR FASHION	224	\$696,748	\$68,421
NEW ENGLAND SCHOOL OF COMMUNICATIONS	280	\$1,056,408	\$103,739
NORTHERN MAINE TECHNICAL COLLEGE	601	\$1,601,687	\$157,286
PIERRE'S SCHOOL OF COSMETOLOGY	438	\$1,194,425	\$117,293
SAINT JOSEPH'S COLLEGE	1,456	\$7,433,660	\$729,985
SEACOAST CAREER SCHOOLS	127	\$354,356	\$34,798
SOUTHERN MAINE TECHNICAL COLLEGE	1,014	\$2,744,634	\$269,523
THOMAS COLLEGE	704	\$2,706,178	\$265,747
UNITY COLLEGE	659	\$2,762,808	\$271,308
UNIVERSITY OF MAINE	7,817	\$29,108,370	\$2,858,442
UNIVERSITY OF MAINE - AUGUSTA	3,026	\$9,680,376	\$950,613
UNIVERSITY OF MAINE - FARMINGTON	2,131	\$7,330,150	\$719,821
UNIVERSITY OF MAINE - FORT KENT	314	\$1,015,540	\$99,726
UNIVERSITY OF MAINE - MACHIAS	576	\$1,919,054	\$188,451
UNIVERSITY OF MAINE - PRESQUE ISLE	779	\$1,968,994	\$193,355
UNIVERSITY OF NEW ENGLAND	3,303	\$30,595,120	\$3,004,441
UNIVERSITY OF SOUTHERN MAINE	6,783	\$31,435,880	\$3,087,003
WASHINGTON COUNTY TECHNICAL COLLEGE	132	\$302,152	\$29,671

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
WESTBROOK COLLEGE	1	\$6,927	\$680
YORK COUNTY TECHNICAL COLLEGE	312	\$795,733	\$78,141
Federal Savings Because of Direct Loan Participation		\$23,587,960	\$2,316,338
Lost Federal Savings Because of FFEL Participation		\$149,209,151	\$14,652,339
Total Potential Federal Savings with 100% Direct Loan Participation		\$172,797,111	\$16,968,676

Maryland Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AARON'S ACADEMY OF BEAUTY	60	\$140,367	\$13,784
ABI-ACCUTECH BUSINESS INSTITUTE	407	\$1,163,042	\$114,211
ALLEGANY COLLEGE OF MARYLAND	1,257	\$3,278,048	\$321,904
ALL-STATE CAREER SCHOOL	450	\$983,976	\$96,626
AMERICAN BEAUTY ACADEMY	124	\$402,100	\$39,486
ANNE ARUNDEL COMMUNITY COLLEGE	1,825	\$5,294,010	\$519,872
AWARD BEAUTY SCHOOL	22	\$63,624	\$6,248
BALTIMORE HEBREW UNIVERSITY	6	\$27,860	\$2,736
BALTIMORE INTERNATIONAL COLLEGE	828	\$4,359,070	\$428,061
BALTIMORE SCHOOL OF MASSAGE	758	\$1,780,807	\$174,875
BLADES SCHOOL OF HAIR DESIGN	67	\$182,828	\$17,954
BOWIE STATE UNIVERSITY	3,288	\$15,836,105	\$1,555,106
CAPITOL COLLEGE	572	\$2,977,300	\$292,371
CECIL COMMUNITY COLLEGE	138	\$306,639	\$30,112
COLLEGE OF NOTRE DAME OF MARYLAND	1,435	\$6,286,335	\$617,318
COLLEGE OF SOUTHERN MARYLAND	330	\$710,155	\$69,737
COLUMBIA UNION COLLEGE	1,362	\$7,074,222	\$694,689
COMMUNITY COLLEGE OF BALTIMORE COUNTY	1,147	\$2,849,107	\$279,782
COPPIN STATE COLLEGE	2,517	\$10,089,009	\$990,741
DEL-MAR-VA BEAUTY ACADEMY	79	\$217,650	\$21,373
DIESEL INSTITUTE OF AMERICA	236	\$491,620	\$48,277
FREDERICK COMMUNITY COLLEGE	199	\$432,676	\$42,489
FROSTBURG STATE UNIVERSITY	3,980	\$18,976,490	\$1,863,491
GARRETT COLLEGE	276	\$640,536	\$62,901
GOUCHER COLLEGE	1,161	\$7,041,560	\$691,481
HAGERSTOWN BUSINESS COLLEGE	1,713	\$6,183,362	\$607,206
HAGERSTOWN COMMUNITY COLLEGE	308	\$629,142	\$61,782
HAIR ACADEMY	503	\$1,478,799	\$145,218
HARFORD COMMUNITY COLLEGE	183	\$360,393	\$35,391
HOOD COLLEGE	871	\$3,584,715	\$352,019
HOWARD COMMUNITY COLLEGE	434	\$1,002,780	\$98,473
INTERNATIONAL BEAUTY SCHOOL	42	\$116,943	\$11,484
INTERNATIONAL BEAUTY SCHOOL - BEL AIR	50	\$130,871	\$12,852
JOHNS HOPKINS UNIVERSITY	6,165	\$44,046,180	\$4,325,335
L'ACADEMIE DE CUISINE	107	\$536,328	\$52,667
LINCOLN TECHNICAL INSTITUTE	2,084	\$8,767,220	\$860,941

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
LOYOLA COLLEGE IN MARYLAND	3,373	\$24,347,910	\$2,390,965
MARYLAND BEAUTY ACADEMY	23	\$66,483	\$6,529
MARYLAND COLLEGE OF ART & DESIGN	81	\$298,461	\$29,309
MARYLAND INSTITUTE OF TRADITIONAL CHINESE MEDICINE	85	\$382,538	\$37,565
MARYLAND INSTITUTE, COLLEGE OF ART	1,513	\$9,140,060	\$897,554
MCDANIEL COLLEGE	1,669	\$8,409,090	\$825,773
MEDIX SCHOOL	2,198	\$5,319,457	\$522,371
MONTGOMERY BEAUTY SCHOOL	279	\$789,538	\$77,533
MONTGOMERY COLLEGE	1,472	\$3,790,275	\$372,205
MORGAN STATE UNIVERSITY	6,206	\$25,952,490	\$2,548,535
MOUNT SAINT MARY'S COLLEGE	1,431	\$7,098,770	\$697,099
NATIONAL LABOR COLLEGE	2	\$10,500	\$1,031
NER ISRAEL RABBINICAL COLLEGE	24	\$118,815	\$11,668
NEW CREATIONS ACADEMY OF HAIR DESIGN	39	\$107,086	\$10,516
PRINCE GEORGE'S COMMUNITY COLLEGE	860	\$2,003,669	\$196,760
ROBERT PAUL ACADEMY OF COSMETOLOGY ARTS AND SCIENCE	72	\$197,553	\$19,400
SAINT JOHN'S COLLEGE	311	\$2,752,928	\$270,338
SAINT MARY'S COLLEGE OF MARYLAND	1,137	\$6,095,030	\$598,532
SAINT MARY'S SEMINARY & UNIVERSITY	35	\$231,275	\$22,711
SALISBURY UNIVERSITY	4,836	\$20,301,840	\$1,993,641
SOJOURNER DOUGLASS COLLEGE	877	\$3,432,620	\$337,083
TAI SOPHIA INSTITUTE	248	\$2,451,540	\$240,741
TESST COLLEGE OF TECHNOLOGY	1,088	\$3,277,450	\$321,846
TESST COLLEGE OF TECHNOLOGY	939	\$3,263,402	\$320,466
TESST COLLEGE OF TECHNOLOGY	1,097	\$3,732,528	\$366,534
TOWSON UNIVERSITY	10,357	\$47,214,800	\$4,636,493
UNIVERSITY OF BALTIMORE	3,291	\$23,899,805	\$2,346,961
UNIVERSITY OF MARYLAND - BALTIMORE COUNTY	4,953	\$24,108,720	\$2,367,476
UNIVERSITY OF MARYLAND - EASTERN SHORE	3,447	\$13,134,010	\$1,289,760
UNIVERSITY OF MARYLAND AT COLLEGE PARK	14,386	\$79,959,500	\$7,852,023
UNIVERSITY OF MARYLAND PROFESSIONAL SCHOOL OF MEDICINE	2	\$18,500	\$1,817
UNIVERSITY OF MARYLAND UNIVERSITY COLLEGE	10,470	\$48,343,869	\$4,747,368
UNIVERSITY OF MARYLAND, BALTIMORE	5,233	\$64,590,862	\$6,342,823
VILLA JULIE COLLEGE	1,706	\$6,912,430	\$678,801
WASHINGTON BIBLE COLLEGE	195	\$736,003	\$72,275
WASHINGTON COLLEGE	894	\$4,937,974	\$484,909
WOR-WIC COMMUNITY COLLEGE	217	\$502,028	\$49,299
Federal Savings Because of Direct Loan Participation		\$275,361,678	\$27,040,517
Lost Federal Savings Because of FFEL Participation		\$331,010,000	\$32,505,182
Total Potential Federal Savings with 100% Direct Loan Participation		\$606,371,678	\$59,545,699

Massachusetts Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AILANO SCHOOL OF COSMETOLOGY	81	\$314,973	\$30,930

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AMERICAN INTERNATIONAL COLLEGE	1,489	\$7,149,569	\$702,088
AMHERST COLLEGE	575	\$2,502,668	\$245,762
ANDOVER NEWTON THEOLOGICAL SCHOOL	103	\$720,576	\$70,761
ANNA MARIA COLLEGE	806	\$3,484,796	\$342,207
ARTHUR D LITTLE SCHOOL OF MANAGEMENT	1	\$2,625	\$258
ASSABET VALLEY REGIONAL VOCATIONAL SCHOOL	35	\$100,856	\$9,904
ASSUMPTION COLLEGE	2,104	\$9,849,950	\$967,265
ATLANTIC UNION COLLEGE	608	\$2,573,474	\$252,715
BABSON COLLEGE	1,035	\$9,066,760	\$890,356
BANCROFT SCHOOL OF MASSAGE THERAPY	42	\$145,040	\$14,243
BAY PATH COLLEGE	1,044	\$4,019,555	\$394,720
BAY STATE COLLEGE	1,047	\$4,518,390	\$443,706
BAY STATE SCHOOL OF TECHNOLOGY	428	\$1,303,777	\$128,031
BAYSTATE MEDICAL CENTER	10	\$33,125	\$3,253
BECKER COLLEGE	953	\$3,858,270	\$378,882
BENJAMIN FRANKLIN INSTITUTE OF TECHNOLOGY	406	\$1,395,168	\$137,005
BENTLEY COLLEGE	3,443	\$18,167,410	\$1,784,040
BERKLEE COLLEGE OF MUSIC	2,161	\$14,292,200	\$1,403,494
BERKSHIRE COMMUNITY COLLEGE	487	\$1,073,752	\$105,442
BLAINE, THE BEAUTY CAREER SCHOOL	460	\$1,604,976	\$157,609
BLAINE, THE BEAUTY CAREER SCHOOL	195	\$585,235	\$57,470
BLAINE, THE BEAUTY CAREER SCHOOL	379	\$1,223,393	\$120,137
BLAINE, THE BEAUTY CAREER SCHOOLS	648	\$2,172,696	\$213,359
BLUE HILLS REGIONAL TECHNICAL SCHOOL	60	\$181,047	\$17,779
BOSTON ARCHITECTURAL CENTER	654	\$3,180,402	\$312,315
BOSTON BAPTIST COLLEGE	72	\$258,113	\$25,347
BOSTON COLLEGE	8,714	\$63,755,200	\$6,260,761
BOSTON CONSERVATORY	455	\$4,074,759	\$400,141
BOSTON GRADUATE SCHOOL OF PSYCHOANALYSIS	23	\$206,927	\$20,320
BOSTON UNIVERSITY	17,698	\$121,891,941	\$11,969,789
BRANDEIS UNIVERSITY	2,435	\$13,895,226	\$1,364,511
BRIDGEWATER STATE COLLEGE	3,618	\$10,821,899	\$1,062,710
BRISTOL COMMUNITY COLLEGE	118	\$285,483	\$28,034
BROCKTON HOSPITAL SCHOOL OF NURSING	466	\$1,583,167	\$155,467
BRYMAN INSTITUTE	1,575	\$4,275,806	\$419,884
BUNKER HILL COMMUNITY COLLEGE	215	\$463,366	\$45,503
BUTERA SCHOOL OF ART	100	\$494,114	\$48,522
C H MCCANN TECHNICAL SCHOOL	10	\$22,426	\$2,202
CAMBRIDGE COLLEGE	3,881	\$22,513,800	\$2,210,855
CAPE COD COMMUNITY COLLEGE	384	\$994,474	\$97,657
CATHERINE HINDS INSTITUTE OF ESTHETICS	277	\$742,983	\$72,961
CLARK UNIVERSITY	2,245	\$12,554,090	\$1,232,812
COLLEGE OF OUR LADY OF THE ELMS	648	\$2,661,166	\$261,327
COLLEGE OF THE HOLY CROSS	1,701	\$8,465,960	\$831,357
COMPUTER - ED INSTITUTE	1,236	\$4,230,686	\$415,453
CONWAY SCHOOL OF LANDSCAPE DESIGN	20	\$185,000	\$18,167
CURRY COLLEGE	1,475	\$7,136,240	\$700,779
DEAN COLLEGE	1,121	\$4,797,434	\$471,108
EAST COAST AERO TECH	596	\$2,368,813	\$232,617
EASTERN NAZARENE COLLEGE	1,128	\$4,915,710	\$482,723
ELIZABETH GRADY SCHOOL OF ESTHETICS	66	\$136,244	\$13,379
EMERSON COLLEGE	3,357	\$24,635,370	\$2,419,193
EMMANUEL COLLEGE	967	\$4,356,034	\$427,763
ENDICOTT COLLEGE	1,394	\$6,723,800	\$660,277
EPISCOPAL DIVINITY SCHOOL	81	\$694,675	\$68,217

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
FISHER COLLEGE	874	\$3,070,812	\$301,554
FITCHBURG STATE COLLEGE	1,675	\$4,622,743	\$453,953
FORSYTH SCHOOL FOR DENTAL HYGIENISTS	23	\$143,920	\$14,133
FRAMINGHAM STATE COLLEGE	1,928	\$5,390,657	\$529,363
FUNERAL INSTITUTE OF THE NORTH EAST	64	\$209,880	\$20,610
GORDON COLLEGE	1,558	\$7,657,100	\$751,927
GORDON CONWELL THEOLOGICAL SEMINARY	358	\$2,333,533	\$229,153
GREATER LOWELL REGIONAL VOCATIONAL TECHNICAL SCHO	34	\$72,110	\$7,081
GREENFIELD COMMUNITY COLLEGE	440	\$994,789	\$97,688
HAIR IN MOTION BEAUTY ACADEMY	67	\$170,383	\$16,732
HALLMARK INSTITUTE OF PHOTOGRAPHY	189	\$2,526,205	\$248,073
HAMPSHIRE COLLEGE	777	\$3,476,858	\$341,427
HARVARD UNIVERSITY	8,737	\$81,839,676	\$8,036,656
HEBREW COLLEGE	7	\$58,840	\$5,778
HELLENIC COLLEGE & HOLY CROSS GREEK ORTHODOX SCHOOL (42	\$194,701	\$19,120
HENRI'S SCHOOL OF HAIR DESIGN	76	\$205,252	\$20,156
HOLYOKE COMMUNITY COLLEGE	705	\$1,179,320	\$115,809
JOLIE HAIR & BEAUTY ACADEMY	15	\$38,719	\$3,802
KATHARINE GIBBS SCHOOL	1,677	\$7,695,180	\$755,667
KAY HARVEY HAIRDRESSING ACADEMY	87	\$198,046	\$19,448
LABARON HAIRDRESSING ACADEMY	71	\$162,825	\$15,989
LABARON HAIRDRESSING ACADEMY	82	\$219,204	\$21,526
LABOURE COLLEGE	366	\$1,096,387	\$107,665
LASELL COLLEGE	1,420	\$6,642,960	\$652,339
LAWRENCE MEMORIAL HOSPITAL SCHOOL OF NURSING	260	\$1,055,122	\$103,613
LEARNING INSTITUTE FOR BEAUTY SCIENCES	163	\$496,294	\$48,736
LEARNING INSTITUTE FOR BEAUTY SCIENCES	249	\$828,038	\$81,313
LESLEY UNIVERSITY	7,041	\$51,215,700	\$5,029,382
LONGY SCHOOL OF MUSIC	90	\$615,973	\$60,489
LOWELL ACADEMY HAIR STYLING INSTITUTE	62	\$177,749	\$17,455
MANSFIELD BEAUTY SCHOOLS	58	\$175,392	\$17,223
MANSFIELD BEAUTY SCHOOLS	39	\$94,921	\$9,321
MARIAN COURT COLLEGE	209	\$617,070	\$60,596
MASSACHUSETTS BAY COMMUNITY COLLEGE	339	\$791,198	\$77,696
MASSACHUSETTS COLLEGE OF ART	1,164	\$5,698,832	\$559,625
MASSACHUSETTS COLLEGE OF LIBERAL ARTS	1,200	\$3,998,280	\$392,631
MASSACHUSETTS COLLEGE OF PHARMACY & ALLIED HEALTH SC	2,448	\$23,166,990	\$2,274,998
MASSACHUSETTS GENERAL HOSPITAL DIETETIC INTERNSHIP PRO	10	\$89,000	\$8,740
MASSACHUSETTS INSTITUTE OF TECHNOLOGY	2,371	\$15,824,020	\$1,553,919
MASSACHUSETTS MARITIME ACADEMY	687	\$2,510,028	\$246,485
MASSACHUSETTS SCHOOL OF LAW	720	\$5,744,560	\$564,116
MASSACHUSETTS SCHOOL OF PROFESSIONAL PSYCHOLOGY	159	\$1,583,020	\$155,453
MASSASOIT COMMUNITY COLLEGE	423	\$744,508	\$73,111
MERRIMACK COLLEGE	2,133	\$10,618,340	\$1,042,721
MGH INSTITUTE OF HEALTH PROFESSIONS	531	\$5,655,910	\$555,410
MIDDLESEX COMMUNITY COLLEGE	506	\$1,061,165	\$104,206
MONTACHUSETT REGIONAL VOCATIONAL TECHNICAL SCHO	31	\$76,396	\$7,502
MONTSERRAT COLLEGE OF ART	578	\$3,625,381	\$356,012
MOUNT HOLYOKE COLLEGE	1,404	\$6,758,281	\$663,663
MOUNT IDA COLLEGE	1,259	\$6,135,950	\$602,550
MOUNT WACHUSETT COMMUNITY COLLEGE	667	\$1,293,672	\$127,039
MUSCULAR THERAPY INSTITUTE	379	\$1,094,292	\$107,459
NATIONAL GRADUATE SCHOOL OF QUALITY SYSTEMS MANAGEM	127	\$1,207,043	\$118,532
NEW ENGLAND COLLEGE OF OPTOMETRY	537	\$10,391,590	\$1,020,454
NEW ENGLAND CONSERVATORY OF MUSIC	801	\$6,789,461	\$666,725

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
NEW ENGLAND HAIR ACADEMY	1	\$9,990	\$981
NEW ENGLAND INSTITUTE OF ART & COMMUNICATIONS (THE)	1,975	\$11,601,970	\$1,139,313
NEW ENGLAND SCHOOL OF ACUPUNCTURE	279	\$2,304,231	\$226,275
NEW ENGLAND SCHOOL OF LAW	1,423	\$14,139,600	\$1,388,509
NEW ENGLAND SCHOOL OF PHOTOGRAPHY	231	\$1,146,037	\$112,541
NEWBURY COLLEGE	907	\$3,479,224	\$341,660
NICHOLS COLLEGE	982	\$4,493,310	\$441,243
NORTH BENNET STREET SCHOOL	130	\$544,807	\$53,500
NORTH SHORE COMMUNITY COLLEGE	116	\$285,788	\$28,064
NORTHEASTERN UNIVERSITY	13,795	\$82,487,300	\$8,100,253
NORTHERN ESSEX COMMUNITY COLLEGE	501	\$1,242,096	\$121,974
PINE MANOR COLLEGE	431	\$1,535,703	\$150,806
PITTSFIELD VOCATIONAL SCHOOL	5	\$14,800	\$1,453
POPE JOHN XXIII NATIONAL SEMINARY	3	\$23,000	\$2,259
QUINCY COLLEGE	969	\$2,544,785	\$249,898
QUINSIGAMOND COMMUNITY COLLEGE	494	\$840,071	\$82,495
REGIS COLLEGE	895	\$4,640,536	\$455,701
RETS ELECTRONICS SCHOOL	323	\$1,135,140	\$111,471
ROB ROY ACADEMY	204	\$610,594	\$59,960
ROB ROY ACADEMY	77	\$224,172	\$22,014
ROB ROY ACADEMY	311	\$805,161	\$79,067
ROB ROY ACADEMY	94	\$256,326	\$25,171
SAINT JOHN'S SEMINARY	4	\$19,325	\$1,898
SALEM STATE COLLEGE	2,372	\$6,904,568	\$678,029
SALTER SCHOOL (THE)	792	\$1,882,070	\$184,819
SCHOOL OF FASHION DESIGN	2	\$3,040	\$299
SCHOOL OF THE MUSEUM OF FINE ARTS	766	\$5,085,010	\$499,348
SHAWSHEEN VALLEY TECHNICAL HIGH SCHOOL	29	\$97,550	\$9,579
SIMMONS COLLEGE	3,561	\$27,853,600	\$2,735,224
SIMON'S ROCK COLLEGE OF BARD	351	\$2,724,998	\$267,595
SMITH COLLEGE	2,808	\$14,908,740	\$1,464,038
SOUTHEASTERN REGIONAL VOCATIONAL TECHNICAL SCHOOL	13	\$35,891	\$3,524
SOUTHERN NEW ENGLAND SCHOOL OF LAW	212	\$2,373,140	\$233,042
SPRINGFIELD COLLEGE	7,003	\$38,085,670	\$3,740,013
SPRINGFIELD TECHNICAL COMMUNITY COLLEGE	373	\$711,626	\$69,882
STONEHILL COLLEGE	2,134	\$10,192,038	\$1,000,858
SUFFOLK UNIVERSITY	5,827	\$46,307,600	\$4,547,406
TUFTS UNIVERSITY	5,196	\$70,064,210	\$6,880,305
UNIVERSITY OF MASSACHUSETTS - AMHERST	15,733	\$58,429,095	\$5,737,737
UNIVERSITY OF MASSACHUSETTS - BOSTON	5,468	\$21,508,934	\$2,112,177
UNIVERSITY OF MASSACHUSETTS - DARTMOUTH	4,189	\$14,302,660	\$1,404,521
UNIVERSITY OF MASSACHUSETTS - LOWELL	4,940	\$15,138,070	\$1,486,558
UNIVERSITY OF MASSACHUSETTS MEDICAL CENTER	438	\$4,813,980	\$472,733
WELLESLEY COLLEGE	904	\$5,032,281	\$494,170
WENTWORTH INSTITUTE OF TECHNOLOGY	2,611	\$10,924,250	\$1,072,761
WESTERN MASS PRECISION INSTITUTE	61	\$186,103	\$18,275
WESTERN NEW ENGLAND COLLEGE	3,295	\$19,826,620	\$1,946,974
WESTFIELD STATE COLLEGE	2,548	\$7,635,263	\$749,783
WESTON SCHOOL OF THEOLOGY	31	\$247,022	\$24,258
WHEATON COLLEGE	1,205	\$7,156,577	\$702,776
WHEELOCK COLLEGE	1,097	\$8,248,592	\$810,012
WILLIAMS COLLEGE	598	\$2,789,966	\$273,975
WORCESTER POLYTECHNIC INSTITUTE	2,686	\$14,651,140	\$1,438,742
WORCESTER STATE COLLEGE	2,046	\$6,195,031	\$608,352

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Federal Savings Because of Direct Loan Participation		\$527,342,748	\$51,785,058
Lost Federal Savings Because of FFEL Participation		\$755,352,418	\$74,175,607
Total Potential Federal Savings with 100% Direct Loan Participation		\$1,282,695,166	\$125,960,665

Michigan Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ADRIAN COLLEGE	1,010	\$4,064,905	\$399,174
ALBION COLLEGE	931	\$3,728,534	\$366,142
ALMA COLLEGE	1,187	\$4,508,472	\$442,732
ALPENA COMMUNITY COLLEGE	380	\$906,011	\$88,970
ANDREWS UNIVERSITY	2,231	\$15,825,538	\$1,554,068
AQUINAS COLLEGE	1,878	\$7,035,545	\$690,891
AVE MARIA COLLEGE	449	\$2,062,593	\$202,547
BAKER COLLEGE	20,501	\$66,866,160	\$6,566,257
BAY DE NOC COMMUNITY COLLEGE	229	\$461,287	\$45,298
CALVIN COLLEGE	2,465	\$9,093,984	\$893,029
CALVIN THEOLOGICAL SEMINARY	14	\$76,795	\$7,541
CARNEGIE INSTITUTE	318	\$590,414	\$57,979
CENTER FOR HUMANISTIC STUDIES	115	\$1,110,968	\$109,097
CENTRAL MICHIGAN UNIVERSITY	18,533	\$80,104,230	\$7,866,235
CHARLES STEWART MOTT COMMUNITY COLLEGE	1,305	\$3,268,590	\$320,976
CHIC UNIVERSITY OF COSMETOLOGY	468	\$1,408,069	\$138,272
CLEARY UNIVERSITY	620	\$2,991,664	\$293,781
COLLEGE FOR CREATIVE STUDIES	1,216	\$5,435,440	\$533,760
CONCORDIA UNIVERSITY	456	\$2,138,539	\$210,005
CORNERSTONE UNIVERSITY	2,122	\$8,257,420	\$810,879
CRANBROOK ACADEMY OF ART	166	\$1,492,251	\$146,539
DAVENPORT UNIVERSITY - CENTRAL REGION	1,814	\$5,530,997	\$543,144
DAVENPORT UNIVERSITY - EASTERN REGION	5,875	\$17,559,820	\$1,724,374
DAVENPORT UNIVERSITY - WESTERN REGION	8,396	\$25,786,809	\$2,532,265
DAVID PRESSLEY PROFESSIONAL SCHOOL OF COSMETOLOGY	89	\$209,904	\$20,613
DAVID WOLCOTT KENDALL MEMORIAL SCHOOL	2	\$7,500	\$737
DELTA COLLEGE	1,298	\$2,151,859	\$211,313
DETROIT BUSINESS INSTITUTE - DOWNRIVER	110	\$238,031	\$23,375
DORSEY BUSINESS SCHOOL	1,314	\$3,307,202	\$324,767
DOUGLAS J ACADEMY OF COSMETOLOGY	194	\$722,018	\$70,902
EASTERN MICHIGAN UNIVERSITY	16,183	\$74,999,850	\$7,364,985
ELSA COOPER INSTITUTE OF COURT REPORTING	99	\$281,025	\$27,597
FERRIS STATE UNIVERSITY	9,560	\$36,124,060	\$3,547,383
FINLANDIA UNIVERSITY	506	\$1,800,693	\$176,828
FLINT INSTITUTE OF BARBERING	49	\$140,339	\$13,781
GLEN OAKS COMMUNITY COLLEGE	294	\$687,214	\$67,484
GOGEBIC COMMUNITY COLLEGE	188	\$426,321	\$41,865
GRACE BIBLE COLLEGE	135	\$456,382	\$44,817
GRAND RAPIDS COMMUNITY COLLEGE	2,279	\$5,089,746	\$499,813

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
GRAND VALLEY STATE UNIVERSITY	12,867	\$49,256,420	\$4,836,980
GREAT LAKES CHRISTIAN COLLEGE	160	\$555,489	\$54,549
HENRY FORD COMMUNITY COLLEGE	2,715	\$6,262,650	\$614,992
HILLSDALE BEAUTY COLLEGE	20	\$54,991	\$5,400
HOPE COLLEGE	1,972	\$7,732,770	\$759,358
HOWELL COLLEGE OF COSMETOLOGY	31	\$63,530	\$6,239
ITT TECHNICAL INSTITUTE	3,911	\$17,913,480	\$1,759,104
JACKSON COMMUNITY COLLEGE	438	\$940,011	\$92,309
KALAMAZOO COLLEGE	816	\$2,879,865	\$282,803
KALAMAZOO VALLEY COMMUNITY COLLEGE	502	\$1,309,670	\$128,610
KELLOGG COMMUNITY COLLEGE	1,257	\$3,219,271	\$316,132
KETTERING UNIVERSITY	1,849	\$8,122,395	\$797,619
KIRTLAND COMMUNITY COLLEGE	266	\$586,887	\$57,632
LAKE SUPERIOR STATE UNIVERSITY	2,523	\$7,745,475	\$760,606
LANSING COMMUNITY COLLEGE	2,707	\$7,641,467	\$750,392
LAWRENCE TECHNOLOGICAL UNIVERSITY	2,337	\$9,853,934	\$967,656
LEWIS COLLEGE OF BUSINESS	90	\$221,889	\$21,789
MACOMB COMMUNITY COLLEGE	529	\$678,142	\$66,594
MADONNA UNIVERSITY	2,147	\$9,028,804	\$886,629
MARQUETTE GENERAL HOSPITAL SCHOOL OF RADIOGRAPHY	9	\$39,291	\$3,858
MARYGROVE COLLEGE	2,680	\$12,891,021	\$1,265,898
METRO TECHNICAL INSTITUTE	114	\$299,250	\$29,386
MICHIGAN COLLEGE OF BEAUTY	202	\$432,655	\$42,487
MICHIGAN INSTITUTE OF AERONAUTICS	1,031	\$3,998,581	\$392,661
MICHIGAN JEWISH INSTITUTE	14	\$66,251	\$6,506
MICHIGAN SCHOOL OF CANINE COSMETOLOGY	19	\$22,250	\$2,185
MICHIGAN STATE UNIVERSITY	30,055	\$153,453,000	\$15,069,085
MICHIGAN STATE UNIVERSITY-DETROIT COLLEGE OF LAW	1,154	\$11,478,250	\$1,127,164
MICHIGAN TECHNOLOGICAL UNIVERSITY	3,783	\$13,237,890	\$1,299,961
MICHIGAN THEOLOGICAL SEMINARY	49	\$298,058	\$29,269
MID MICHIGAN COMMUNITY COLLEGE	807	\$1,843,313	\$181,013
MONROE COUNTY COMMUNITY COLLEGE	191	\$453,404	\$44,524
MONTCALM COMMUNITY COLLEGE	347	\$783,756	\$76,965
MR DAVID'S SCHOOL OF COSMETOLOGY	1	\$2,500	\$246
MUSKEGON COMMUNITY COLLEGE	290	\$638,833	\$62,733
NATIONAL INSTITUTE OF TECHNOLOGY	4,087	\$11,625,691	\$1,141,643
NORTH CENTRAL MICHIGAN COLLEGE	198	\$433,251	\$42,545
NORTHERN MICHIGAN UNIVERSITY	6,786	\$19,480,680	\$1,913,003
NORTHWESTERN MICHIGAN COLLEGE	1,130	\$3,008,831	\$295,467
NORTHWESTERN TECHNOLOGICAL INSTITUTE	713	\$1,417,354	\$139,184
NORTHWOOD UNIVERSITY	4,885	\$21,862,000	\$2,146,848
OAKLAND COMMUNITY COLLEGE	1,124	\$2,353,380	\$231,102
OAKLAND UNIVERSITY	5,566	\$22,504,785	\$2,209,970
OLIVET COLLEGE	1,039	\$4,075,522	\$400,216
OLYMPIA CAREER TRAINING INSTITUTE	3,923	\$10,222,305	\$1,003,830
PORT HURON COSMETOLOGY COLLEGE	4	\$4,395	\$432
REFORMED BIBLE COLLEGE	205	\$667,118	\$65,511
ROCHESTER COLLEGE	915	\$2,870,393	\$281,873
ROSS MEDICAL EDUCATION CENTER	636	\$1,476,930	\$145,035
ROSS MEDICAL EDUCATION CENTER	379	\$851,475	\$83,615
ROSS MEDICAL EDUCATION CENTER	259	\$631,098	\$61,974
ROSS MEDICAL EDUCATION CENTER	436	\$916,716	\$90,022
SACRED HEART MAJOR SEMINARY	2	\$4,373	\$429
SAGINAW VALLEY STATE UNIVERSITY	4,812	\$16,490,979	\$1,619,414
SAINT MARY'S COLLEGE	134	\$512,658	\$50,343

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
SCHOOL OF CREATIVE HAIR DESIGN (THE)	18	\$44,350	\$4,355
SCHOOLCRAFT COLLEGE	536	\$1,137,050	\$111,658
SIENA HEIGHTS UNIVERSITY	1,583	\$6,621,119	\$650,194
SOUTHWESTERN MICHIGAN COLLEGE	174	\$355,467	\$34,907
SPECS HOWARD SCHOOL OF BROADCAST ARTS	953	\$3,127,816	\$307,152
SPRING ARBOR UNIVERSITY	2,613	\$11,716,775	\$1,150,587
ST. CLAIR COUNTY COMMUNITY COLLEGE	866	\$2,025,343	\$198,889
THOMAS M COOLEY LAW SCHOOL	3,920	\$51,435,700	\$5,050,986
TRAVEL EDUCATION INSTITUTE	42	\$61,898	\$6,078
TWIN CITY BEAUTY COLLEGE	166	\$415,571	\$40,809
U.P. ACADEMY OF HAIR DESIGN	20	\$50,600	\$4,969
UNIVERSITY OF DETROIT MERCY	5,609	\$41,993,280	\$4,123,740
UNIVERSITY OF MICHIGAN - ANN ARBOR	19,104	\$123,913,000	\$12,168,257
UNIVERSITY OF MICHIGAN - DEARBORN	3,144	\$13,442,254	\$1,320,029
UNIVERSITY OF MICHIGAN - FLINT	4,946	\$19,984,279	\$1,962,456
WALSH COLLEGE OF ACCOUNTANCY & BUSINESS ADMINISTRATI	1,026	\$5,096,440	\$500,470
WARREN WOODS VOCATIONAL ADULT EDUCATION	3	\$9,250	\$908
WASHTENAW COMMUNITY COLLEGE	2,050	\$5,114,118	\$502,206
WAYNE COUNTY COMMUNITY COLLEGE DISTRICT	227	\$542,359	\$53,260
WAYNE STATE UNIVERSITY	13,037	\$75,136,964	\$7,378,450
WEST SHORE COMMUNITY COLLEGE	122	\$288,309	\$28,312
WESTERN MICHIGAN UNIVERSITY	17,774	\$76,524,900	\$7,514,745
WESTERN THEOLOGICAL SEMINARY	38	\$251,165	\$24,664
WILLIAM TYNDALE COLLEGE	490	\$1,650,189	\$162,049
Federal Savings Because of Direct Loan Participation		\$804,602,806	\$79,011,996
Lost Federal Savings Because of FFEL Participation		\$488,697,946	\$47,990,138
Total Potential Federal Savings with 100% Direct Loan Participation		\$1,293,300,752	\$127,002,134

Minnesota Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ACADEMY COLLEGE	509	\$1,711,201	\$168,040
ALEXANDRIA TECHNICAL COLLEGE	1,333	\$3,740,175	\$367,285
ALFRED ADLER GRADUATE SCHOOL	139	\$1,259,012	\$123,635
ANOKA-HENNEPIN TECHNICAL COLLEGE	746	\$1,764,132	\$173,238
ANOKA-RAMSEY COMMUNITY COLLEGE	2,074	\$6,139,416	\$602,891
ART INSTITUTES INTERNATIONAL MINNESOTA (THE)	1,877	\$8,698,810	\$854,223
AUGSBURG COLLEGE	2,626	\$12,504,660	\$1,227,958
AVEDA INSTITUTE	537	\$1,643,728	\$161,414
BEMIDJI STATE UNIVERSITY	3,037	\$8,706,888	\$855,016
BETHANY LUTHERAN COLLEGE	323	\$1,021,586	\$100,320
BETHEL COLLEGE & SEMINARY	2,407	\$12,026,280	\$1,180,981
BROWN COLLEGE	5,453	\$20,722,110	\$2,034,911
CAPELLA UNIVERSITY	5,289	\$50,810,000	\$4,989,542
CARLETON COLLEGE	735	\$3,773,575	\$370,565
CENTRAL LAKES COLLEGE	1,517	\$3,700,900	\$363,428
CENTURY COMMUNITY AND TECHNICAL COLLEGE	2,577	\$7,129,168	\$700,084

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
COLLEGE OF SAINT BENEDICT	1,536	\$7,564,720	\$742,856
COLLEGE OF SAINT CATHERINE (THE)	4,504	\$18,959,340	\$1,861,807
COLLEGE OF SAINT SCHOLASTICA	2,505	\$11,664,605	\$1,145,464
COLLEGE OF VISUAL ARTS	297	\$1,257,473	\$123,484
CONCORDIA COLLEGE - MOORHEAD	2,366	\$8,956,040	\$879,483
CONCORDIA UNIVERSITY - SAINT PAUL	1,818	\$7,357,861	\$722,542
COSMETOLOGY CAREERS UNLTD - DULUTH	31	\$88,788	\$8,719
COSMETOLOGY CAREERS UNLTD - HIBBING	34	\$86,552	\$8,499
CROSSROADS COLLEGE	80	\$287,245	\$28,207
CROWN COLLEGE	916	\$3,574,936	\$351,059
DAKOTA COUNTY TECHNICAL COLLEGE	1,308	\$3,329,974	\$327,003
DULUTH BUSINESS UNIVERSITY	593	\$2,257,715	\$221,708
DUNWOODY COLLEGE OF TECHNOLOGY	1,197	\$3,746,829	\$367,939
FERGUS FALLS COMMUNITY COLLEGE	725	\$1,799,434	\$176,704
FOND DU LAC TRIBAL & COMMUNITY COLLEGE	422	\$1,031,488	\$101,292
GLOBE COLLEGE	1,603	\$5,533,687	\$543,408
GUSTAVUS ADOLPHUS COLLEGE	2,196	\$8,220,630	\$807,266
HAMLIN UNIVERSITY	3,260	\$20,183,080	\$1,981,978
HENNEPIN TECHNICAL COLLEGE	1,238	\$3,002,393	\$294,835
HERZING COLLEGE	204	\$670,122	\$65,806
HIBBING COMMUNITY COLLEGE	855	\$2,275,670	\$223,471
INVER HILLS COMMUNITY COLLEGE	1,205	\$3,322,782	\$326,297
ITASCA COMMUNITY COLLEGE	408	\$951,441	\$93,432
KRS COMPUTER & BUSINESS SCHOOL	839	\$2,211,111	\$217,131
LAKE SUPERIOR COLLEGE	2,161	\$5,345,451	\$524,923
LAKELAND MEDICAL & DENTAL ACADEMY	656	\$1,647,560	\$161,790
LAURENTIAN COMMUNITY AND TECHNICAL COLLEGE	1,282	\$3,229,696	\$317,156
LEECH LAKE TRIBAL COLLEGE	3	\$9,312	\$914
LUTHER SEMINARY	324	\$2,270,513	\$222,964
MACALESTER COLLEGE	1,053	\$4,414,333	\$433,488
MARTIN LUTHER COLLEGE	359	\$901,355	\$88,513
MAYO FOUNDATION	489	\$4,901,219	\$481,300
MCCONNELL SCHOOL (THE)	30	\$113,486	\$11,144
MEDICAL INSTITUTE OF MINNESOTA	12	\$37,057	\$3,639
METROPOLITAN STATE UNIVERSITY	3,134	\$13,815,630	\$1,356,695
MINNEAPOLIS BUSINESS COLLEGE	661	\$2,772,950	\$272,304
MINNEAPOLIS COLLEGE OF ART & DESIGN	670	\$3,423,519	\$336,190
MINNEAPOLIS COMMUNITY AND TECHNICAL COLLEGE	3,477	\$9,644,102	\$947,051
MINNESOTA COSMETOLOGY EDUCATION CENTER	26	\$81,945	\$8,047
MINNESOTA SCHOOL OF BUSINESS	3,454	\$12,203,269	\$1,198,361
MINNESOTA STATE COLLEGE - SOUTHEAST TECHNICAL	1,001	\$2,316,128	\$227,444
MINNESOTA STATE UNIVERSITY MOORHEAD	6,636	\$20,272,792	\$1,990,788
MINNESOTA STATE UNIVERSITY, MANKATO	9,775	\$32,870,291	\$3,227,863
MINNESOTA WEST COMMUNITY AND TECHNICAL COLLEGE	1,157	\$3,207,920	\$315,018
MODEL COLLEGE OF HAIR DESIGN	161	\$488,257	\$47,947
MUSICIANS TECHNICAL TRAINING CENTER	503	\$2,187,609	\$214,823
NEI COLLEGE OF TECHNOLOGY	934	\$3,084,349	\$302,883
NORMANDEAL COMMUNITY COLLEGE	2,500	\$7,058,074	\$693,103
NORTH CENTRAL UNIVERSITY	1,124	\$4,215,840	\$413,995
NORTH HENNEPIN COMMUNITY COLLEGE	961	\$1,960,171	\$192,489
NORTHLAND COMMUNITY AND TECHNICAL COLLEGE	852	\$2,131,000	\$209,264
NORTHWEST TECHNICAL COLLEGE	4,535	\$11,758,359	\$1,154,671
NORTHWEST TECHNICAL INSTITUTE	164	\$675,997	\$66,383
NORTHWESTERN COLLEGE	1,781	\$7,395,710	\$726,259
NORTHWESTERN HEALTH SCIENCES UNIVERSITY	1,249	\$16,618,910	\$1,631,977
OAK HILLS CHRISTIAN COLLEGE	181	\$633,738	\$62,233
OLIVER THEIN REGENCY BEAUTY ACADEMY	32	\$99,033	\$9,725
PILLSBURY BAPTIST BIBLE COLLEGE	139	\$402,512	\$39,527
PINE TECHNICAL COLLEGE	267	\$702,502	\$68,986

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
RAINY RIVER COMMUNITY COLLEGE	167	\$399,260	\$39,207
RASMUSSEN COLLEGE - EAGAN	442	\$1,357,007	\$133,258
RASMUSSEN COLLEGE - MANKATO	487	\$1,772,095	\$174,020
RASMUSSEN COLLEGE - MINNETONKA	319	\$1,102,004	\$108,217
RASMUSSEN COLLEGE - SAINT CLOUD	645	\$2,178,258	\$213,905
REGENCY BEAUTY ACADEMY	307	\$931,617	\$91,485
REGIONS HOSPITAL	6	\$43,500	\$4,272
RIDGEWATER COLLEGE	2,110	\$5,352,752	\$525,640
RITA'S MOORHEAD BEAUTY SCHOOL	25	\$70,562	\$6,929
RIVERLAND COMMUNITY COLLEGE	1,276	\$3,321,533	\$326,175
ROCHESTER COMMUNITY AND TECHNICAL COLLEGE	1,804	\$4,516,192	\$443,490
SAINT CLOUD HOSPITAL X-RAY TECHNOLOGY	8	\$29,504	\$2,897
SAINT CLOUD STATE UNIVERSITY	10,025	\$32,315,957	\$3,173,427
SAINT CLOUD TECHNICAL COLLEGE	1,282	\$3,294,194	\$323,490
SAINT JOHNS UNIVERSITY	1,355	\$6,971,340	\$684,586
SAINT MARY'S UNIVERSITY OF MINNESOTA	3,085	\$17,414,410	\$1,710,095
SAINT OLAF COLLEGE	2,192	\$9,161,800	\$899,689
SAINT PAUL TECHNICAL COLLEGE	525	\$1,335,843	\$131,180
SCOT LEWIS BEAUTY SCHOOL	114	\$329,379	\$32,345
SCOT LEWIS SCHOOL OF COSMETOLOGY	181	\$459,529	\$45,126
SOUTH CENTRAL TECHNICAL COLLEGE	1,227	\$2,880,395	\$282,855
SOUTHWEST STATE UNIVERSITY	2,603	\$8,455,830	\$830,363
UNITED THEOLOGICAL SEMINARY OF THE TWIN CITIES	76	\$592,822	\$58,215
UNIVERSITY OF MINNESOTA - CROOKSTON	1,056	\$2,913,466	\$286,102
UNIVERSITY OF MINNESOTA - DULUTH	6,475	\$21,896,760	\$2,150,262
UNIVERSITY OF MINNESOTA - MORRIS	1,521	\$5,169,690	\$507,664
UNIVERSITY OF MINNESOTA - TWIN CITIES	27,163	\$151,743,400	\$14,901,202
UNIVERSITY OF SAINT THOMAS	6,199	\$34,487,030	\$3,386,626
WALDEN UNIVERSITY	2,645	\$23,910,750	\$2,348,036
WILLIAM MITCHELL COLLEGE OF LAW	1,466	\$15,030,740	\$1,476,019
WINONA STATE UNIVERSITY	6,047	\$20,158,498	\$1,979,565
Federal Savings Because of Direct Loan Participation		\$242,936,377	\$23,856,352
Lost Federal Savings Because of FFEL Participation		\$583,235,886	\$57,273,764
Total Potential Federal Savings with 100% Direct Loan Participation		\$826,172,263	\$81,130,116

Mississippi Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALCORN STATE UNIVERSITY	2,940	\$11,311,094	\$1,110,749
BELHAVEN COLLEGE	2,699	\$13,566,458	\$1,332,226
BLUE CLIFF COLLEGE	153	\$378,783	\$37,196
BLUE MOUNTAIN COLLEGE	317	\$1,346,562	\$132,232
COAHOMA COMMUNITY COLLEGE	34	\$59,021	\$5,796
COPIAH LINCOLN COMMUNITY COLLEGE	356	\$671,577	\$65,949
DELTA STATE UNIVERSITY	2,380	\$10,196,400	\$1,001,286
EAST CENTRAL COMMUNITY COLLEGE	765	\$1,694,721	\$166,422
EAST MISSISSIPPI COMMUNITY COLLEGE	1,940	\$4,423,028	\$434,341
HINDS COMMUNITY COLLEGE	3,648	\$8,698,885	\$854,231
HOLMES COMMUNITY COLLEGE	1,323	\$2,918,797	\$286,626

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ITAWAMBA COMMUNITY COLLEGE	1,218	\$2,568,781	\$252,254
JACKSON STATE UNIVERSITY	9,443	\$40,477,318	\$3,974,873
JONES COUNTY JUNIOR COLLEGE	1,449	\$2,947,323	\$289,427
MAGNOLIA BIBLE COLLEGE	5	\$14,688	\$1,442
MARY HOLMES COLLEGE	322	\$777,330	\$76,334
MERIDIAN COMMUNITY COLLEGE	1,145	\$2,446,951	\$240,291
MILLSAPS COLLEGE	1,029	\$4,529,416	\$444,789
MISSISSIPPI COLLEGE	2,654	\$16,637,629	\$1,633,815
MISSISSIPPI GULF COAST COMMUNITY COLLEGE	939	\$2,382,020	\$233,914
MISSISSIPPI STATE UNIVERSITY	10,759	\$49,075,370	\$4,819,201
MISSISSIPPI UNIVERSITY FOR WOMEN	1,685	\$7,049,251	\$692,236
MISSISSIPPI VALLEY STATE UNIVERSITY	4,058	\$17,371,619	\$1,705,893
NORTHEAST MISSISSIPPI COMMUNITY COLLEGE	868	\$1,806,078	\$177,357
NORTHWEST MISSISSIPPI COMMUNITY COLLEGE	1,028	\$1,696,670	\$166,613
PEARL RIVER COMMUNITY COLLEGE	1,172	\$2,810,937	\$276,034
RUST COLLEGE	544	\$1,562,457	\$153,433
TOUGALOO COLLEGE	1,028	\$4,117,469	\$404,335
UNIVERSITY OF MISSISSIPPI	9,499	\$54,964,330	\$5,397,497
UNIVERSITY OF SOUTHERN MISSISSIPPI	13,438	\$62,444,690	\$6,132,069
WESLEY BIBLICAL SEMINARY	19	\$104,819	\$10,293
WESLEY COLLEGE	62	\$173,044	\$16,993
WILLIAM CAREY COLLEGE	2,776	\$15,372,873	\$1,509,616
WOOD COLLEGE	91	\$235,425	\$23,119
Federal Savings Because of Direct Loan Participation		\$29,234,540	\$2,870,832
Lost Federal Savings Because of FFEL Participation		\$317,597,274	\$31,188,052
Total Potential Federal Savings with 100% Direct Loan Participation		\$346,831,814	\$34,058,884

Missouri Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
A. T. STILL UNIVERSITY OF HEALTH SCIENCES	1,416	\$25,605,800	\$2,514,490
ALLIED MEDICAL COLLEGE	1,453	\$4,393,172	\$431,409
AQUINAS INSTITUTE OF THEOLOGY	29	\$209,265	\$20,550
ASSEMBLIES OF GOD THEOLOGICAL SEMINARY	312	\$2,151,471	\$211,274
AVIATION INSTITUTE OF MAINTENANCE	195	\$610,040	\$59,906
AVILA UNIVERSITY	1,319	\$6,198,484	\$608,691
BAPTIST BIBLE COLLEGE	508	\$1,632,108	\$160,273
BOONSLICK TECHNICAL EDUCATION CENTER	33	\$104,250	\$10,237
BRYAN CAREER COLLEGE	213	\$696,311	\$68,378
CALVARY BIBLE COLLEGE	109	\$348,347	\$34,208
CAPE GIRARDEAU CAREER AND TECHNOLOGY CENTER	70	\$189,393	\$18,598
CASS CAREER CENTER	33	\$105,115	\$10,322
CENTRAL BIBLE COLLEGE	858	\$3,706,472	\$363,976
CENTRAL CHRISTIAN COLLEGE OF THE BIBLE	93	\$269,267	\$26,442
CENTRAL METHODIST COLLEGE	1,369	\$5,667,909	\$556,589

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CENTRAL MISSOURI STATE UNIVERSITY	8,500	\$30,751,110	\$3,019,759
CHILLICOTHE BEAUTY ACADEMY	19	\$63,844	\$6,269
CLEVELAND CHIROPRACTIC COLLEGE	955	\$12,811,819	\$1,258,121
COLUMBIA AREA CAREER CENTER	36	\$119,427	\$11,728
COLUMBIA COLLEGE	5,091	\$18,190,825	\$1,786,339
CONCEPTION SEMINARY COLLEGE	38	\$142,653	\$14,009
CONCORDE CAREER INSTITUTE	1,215	\$3,239,734	\$318,142
CONCORDIA SEMINARY	201	\$1,440,201	\$141,428
COTTEY COLLEGE	228	\$714,951	\$70,208
COVENANT THEOLOGICAL SEMINARY	96	\$638,484	\$62,699
CROWDER COLLEGE	410	\$1,036,621	\$101,796
CULVER-STOCKTON COLLEGE	943	\$3,358,040	\$329,760
DAVIS H HART MEXICO AREA VOCATIONAL TECHNICAL SCHOOL	3	\$6,150	\$604
DEACONESS COLLEGE OF NURSING	367	\$1,540,170	\$151,245
DEVRY INSTITUTE OF TECHNOLOGY	1,937	\$9,860,990	\$968,349
DRURY UNIVERSITY	2,971	\$11,161,856	\$1,096,094
EAST CENTRAL COLLEGE	545	\$1,071,525	\$105,224
EDEN THEOLOGICAL SEMINARY	57	\$414,013	\$40,656
ELAINE STEVEN BEAUTY COLLEGE	28	\$59,433	\$5,836
EVANGEL UNIVERSITY	1,514	\$6,936,160	\$681,131
FONTBONNE UNIVERSITY	2,343	\$12,907,003	\$1,267,468
FOREST INSTITUTE OF PROFESSIONAL PSYCHOLOGY	473	\$6,180,480	\$606,923
FOUR RIVERS CAREER CENTER	45	\$139,847	\$13,733
FRANKLIN TECHNOLOGY CENTER	145	\$374,515	\$36,777
GIBSON TECHNICAL CENTER	37	\$110,325	\$10,834
GRABBER SCHOOL OF HAIR DESIGN	40	\$116,650	\$11,455
HANNIBAL - LAGRANGE COLLEGE	804	\$3,570,742	\$350,647
HANNIBAL CAREER AND TECHNICAL CENTER	44	\$151,870	\$14,914
HARRIS - STOWE STATE COLLEGE	711	\$2,470,243	\$242,578
HICKEY COLLEGE	730	\$4,289,396	\$421,219
HILLYARD TECHNICAL CENTER	19	\$43,048	\$4,227
HOUSE OF HEAVILIN BEAUTY COLLEGE	46	\$109,232	\$10,727
HOUSE OF HEAVILIN BEAUTY COLLEGE OF BLUE SPRINGS	37	\$116,688	\$11,459
HOUSE OF HEAVILIN OF BLUE SPRINGS	100	\$315,703	\$31,002
INDEPENDENCE COLLEGE OF COSMETOLOGY	136	\$333,776	\$32,777
ITT TECHNICAL INSTITUTE	3,144	\$14,631,760	\$1,436,839
JEFFERSON COLLEGE	735	\$1,807,021	\$177,449
JEWISH HOSPITAL COLLEGE OF NURSING & ALLIED HEALTH	510	\$1,830,402	\$179,745
KANSAS CITY ART INSTITUTE	652	\$3,568,375	\$350,414
KENNETT AREA VOCATIONAL TECHNICAL SCHOOL	23	\$61,734	\$6,062
KENRICK - GLENNON SEMINARY	8	\$47,528	\$4,667
KIRKSVILLE AREA TECHNICAL CENTER	17	\$38,250	\$3,756
LESTER E. COX MEDICAL CENTER	545	\$1,919,622	\$188,507
LEX LA RAY TECHNICAL CENTER	47	\$135,413	\$13,298
LINCOLN UNIVERSITY	2,008	\$6,437,733	\$632,185
LINDENWOOD UNIVERSITY	5,990	\$26,644,360	\$2,616,476
LINN STATE TECHNICAL COLLEGE	913	\$3,201,571	\$314,394
LOGAN COLLEGE OF CHIROPRACTIC	1,522	\$18,944,948	\$1,860,394
LUTHERAN MEDICAL CENTER SCHOOL OF NURSING	123	\$335,058	\$32,903
MARYVILLE UNIVERSITY OF SAINT LOUIS	2,423	\$10,327,500	\$1,014,161
MERRELL UNIVERSITY OF BEAUTY ARTS & SCIENCES	41	\$94,035	\$9,234
MESSENGER COLLEGE	129	\$404,904	\$39,762
METRO BUSINESS COLLEGE	561	\$1,958,501	\$192,325
METROPOLITAN COMMUNITY COLLEGES	852	\$2,183,378	\$214,408
MIDWEST INSTITUTE	446	\$1,468,425	\$144,199

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
MIDWESTERN BAPTIST THEOLOGICAL SEMINARY	75	\$444,046	\$43,605
MINERAL AREA COLLEGE	795	\$2,106,538	\$206,862
MISSOURI BAPTIST UNIVERSITY	1,116	\$4,543,820	\$446,203
MISSOURI COLLEGE	1,162	\$4,019,385	\$394,704
MISSOURI SCHOOL OF BARBERING & HAIRSTYLING-ST. LOUIS	45	\$125,325	\$12,307
MISSOURI SOUTHERN STATE COLLEGE	3,700	\$11,078,277	\$1,087,887
MISSOURI TECH	412	\$2,151,213	\$211,249
MISSOURI VALLEY COLLEGE	1,509	\$5,047,535	\$495,668
MISSOURI WESTERN STATE COLLEGE	3,372	\$10,861,004	\$1,066,551
MOBERLY AREA COMMUNITY COLLEGE	928	\$1,955,128	\$191,994
NATIONAL ACADEMY OF BEAUTY ARTS	192	\$482,901	\$47,421
NAZARENE THEOLOGICAL SEMINARY	97	\$651,324	\$63,960
NEOSHO BEAUTY COLLEGE	52	\$152,056	\$14,932
NEVADA REGIONAL TECHNICAL CENTER	45	\$125,873	\$12,361
NEW DIMENSION SCHOOL OF HAIR DESIGN	15	\$37,250	\$3,658
NICHOLS CAREER CENTER	68	\$198,086	\$19,452
NORTH CENTRAL MISSOURI COLLEGE	504	\$1,148,593	\$112,792
NORTH TECHNICAL SCHOOL	63	\$184,162	\$18,085
NORTHLAND CAREER CENTER	54	\$161,405	\$15,850
NORTHWEST MISSOURI STATE UNIVERSITY	4,876	\$17,647,040	\$1,732,939
NORTHWEST TECHNICAL SCHOOL	51	\$154,746	\$15,196
OZARK CHRISTIAN COLLEGE	420	\$1,299,878	\$127,648
OZARKS TECHNICAL COMMUNITY COLLEGE	1,673	\$4,002,490	\$393,045
PARIS II EDUCATIONAL CENTER	103	\$254,557	\$24,997
PARK UNIVERSITY	3,932	\$17,939,919	\$1,761,700
PATRICIA STEVENS COLLEGE	328	\$1,288,665	\$126,547
PATSY & ROB'S ACADEMY OF BEAUTY	75	\$192,615	\$18,915
PIKE LINCOLN TECHNICAL CENTER	59	\$163,947	\$16,100
PINNACLE CAREER INSTITUTE	536	\$1,745,023	\$171,361
POPLAR BLUFF TECHNICAL CAREER CENTER	15	\$36,838	\$3,617
RANKEN TECHNICAL COLLEGE	1,389	\$6,051,020	\$594,210
RESEARCH MEDICAL CENTER	147	\$677,529	\$66,533
ROCKHURST UNIVERSITY	1,584	\$8,445,259	\$829,324
ROLLA TECHNICAL INSTITUTE	230	\$692,504	\$68,004
SAINT CHARLES COUNTY COMMUNITY COLLEGE	668	\$1,536,539	\$150,888
SAINT LOUIS CHRISTIAN COLLEGE	178	\$662,875	\$65,094
SAINT LOUIS COLLEGE OF HEALTH CAREERS	860	\$2,628,557	\$258,124
SAINT LOUIS COLLEGE OF PHARMACY	1,172	\$8,888,550	\$872,856
SAINT LOUIS COMMUNITY COLLEGE	1,294	\$3,463,477	\$340,113
SAINT LOUIS UNIVERSITY	10,264	\$87,224,860	\$8,565,481
SAINT LUKES COLLEGE	162	\$990,351	\$97,252
SAINT PAUL SCHOOL OF THEOLOGY	63	\$419,820	\$41,226
SALINE COUNTY CAREER CENTER	16	\$47,580	\$4,672
SANFORD-BROWN COLLEGE	4,993	\$20,544,886	\$2,017,508
SIKESTON CAREER AND TECHNOLOGY CENTER	89	\$245,138	\$24,073
SOUTH CENTRAL CAREER CENTER	153	\$417,831	\$41,031
SOUTHEAST MISSOURI HOSPITAL COLLEGE OF NURSING AND HE	141	\$491,762	\$48,291
SOUTHEAST MISSOURI STATE UNIVERSITY	5,362	\$21,579,700	\$2,119,127
SOUTHWEST BAPTIST UNIVERSITY	2,267	\$8,162,647	\$801,572
SOUTHWEST MISSOURI STATE UNIVERSITY	10,625	\$42,968,505	\$4,219,507
SOUTHWEST MISSOURI UNIVERSITY - WEST PLAINS	458	\$1,241,143	\$121,880
SPRINGFIELD COLLEGE	2,780	\$9,066,140	\$890,295
ST JOHNS REGIONAL HEALTH CENTER SCHOOL OF RADIOLOGIC	24	\$71,423	\$7,014
STAGE ONE, THE HAIR SCHOOL	44	\$120,195	\$11,803
STATE FAIR COMMUNITY COLLEGE	728	\$1,740,987	\$170,965

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
STEPHENS COLLEGE	522	\$2,145,121	\$210,651
TEXAS COUNTY TECHNICAL INSTITUTE	37	\$96,180	\$9,445
THREE RIVERS COMMUNITY COLLEGE	472	\$1,181,979	\$116,070
TRI COUNTY TECHNICAL SCHOOL	50	\$152,711	\$14,996
TRUMAN MEDICAL CENTER SCHOOL OF NURSE ANESTHESIA	67	\$614,000	\$60,295
TRUMAN STATE UNIVERSITY	2,439	\$9,521,194	\$934,981
UNIVERSITY OF HEALTH SCIENCES (THE)	1,248	\$28,137,580	\$2,763,110
UNIVERSITY OF MISSOURI - COLUMBIA	17,151	\$83,379,500	\$8,187,867
UNIVERSITY OF MISSOURI - KANSAS CITY	8,909	\$63,840,524	\$6,269,139
UNIVERSITY OF MISSOURI - ROLLA	2,845	\$10,650,387	\$1,045,868
UNIVERSITY OF MISSOURI - SAINT LOUIS	8,568	\$38,070,895	\$3,738,562
VATTEROTT COLLEGE	7,766	\$32,322,158	\$3,174,036
WARRENSBURG AREA VOCATIONAL TECHNICAL SCHOOL	48	\$151,401	\$14,868
WASHINGTON UNIVERSITY	6,420	\$49,756,530	\$4,886,091
WAYNESVILLE TECHNICAL ACADEMY	31	\$98,701	\$9,692
WEBSTER UNIVERSITY	13,731	\$106,171,570	\$10,426,048
WENTWORTH MILITARY ACADEMY	36	\$146,464	\$14,383
WESTMINSTER COLLEGE	607	\$2,458,508	\$241,425
WILLIAM JEWELL COLLEGE	1,300	\$5,227,515	\$513,342
WILLIAM WOODS UNIVERSITY	1,796	\$6,649,526	\$652,983
Federal Savings Because of Direct Loan Participation		\$248,710,878	\$24,423,408
Lost Federal Savings Because of FFEL Participation		\$793,355,929	\$77,907,552
Total Potential Federal Savings with 100% Direct Loan Participation		\$1,042,066,807	\$102,330,960

Montana Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ACADEMY OF COSMETOLOGY	40	\$92,789	\$9,112
BENEFIS HEALTHCARE SCHOOL OF RADIOLOGIC TECHNOLOGY	7	\$26,875	\$2,639
BUTTE ACADEMY OF BEAUTY CULTURE	21	\$63,326	\$6,219
CARROLL COLLEGE	1,092	\$4,593,229	\$451,055
COLLEGE OF COIFFURE ART, LTD.	71	\$197,757	\$19,420
DAHL'S COLLEGE OF BEAUTY	11	\$21,625	\$2,124
DAWSON COMMUNITY COLLEGE	210	\$502,928	\$49,388
FLATHEAD VALLEY COMMUNITY COLLEGE	208	\$548,962	\$53,908
HELENA COLLEGE OF TECHNOLOGY OF THE UNIVERSITY OF MON	583	\$1,777,062	\$174,507
MILES COMMUNITY COLLEGE	214	\$521,501	\$51,211
MODERN BEAUTY SCHOOL	56	\$176,744	\$17,356
MONTANA STATE UNIVERSITY - BILLINGS	4,017	\$15,697,574	\$1,541,502
MONTANA STATE UNIVERSITY - BOZEMAN	8,431	\$31,018,050	\$3,045,973
MONTANA STATE UNIVERSITY - NORTHERN	1,289	\$4,542,090	\$446,033
MONTANA STATE UNIVERSITY GREAT FALLS COLLEGE OF TECHN	826	\$2,180,555	\$214,131
MONTANA TECH OF THE UNIVERSITY OF MONTANA	1,535	\$6,180,336	\$606,909
ROCKY MOUNTAIN COLLEGE	870	\$4,029,540	\$395,701
SAINT PATRICK HOSPITAL SCHOOL OF RADIOLOGIC TECHNOLOG	16	\$65,541	\$6,436

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
SALISH KOOTENAI COLLEGE	211	\$605,429	\$59,453
ST. VINCENT HEALTHCARE - SCHOOL OF RADIOGRAPHY	14	\$43,201	\$4,242
UNIVERSITY OF GREAT FALLS	1,238	\$6,088,396	\$597,880
UNIVERSITY OF MONTANA (THE)	11,190	\$59,100,200	\$5,803,640
UNIVERSITY OF MONTANA WESTERN (THE)	840	\$3,306,662	\$324,714
Federal Savings Because of Direct Loan Participation		\$31,018,050	\$3,045,973
Lost Federal Savings Because of FFEL Participation		\$110,362,322	\$10,837,580
Total Potential Federal Savings with 100% Direct Loan Participation		\$141,380,372	\$13,883,553

Nebraska Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALEGENT HEALTH SCHOOL OF RADIOLOGIC TECHNOLOGY	18	\$60,500	\$5,941
BAHNER COLLEGE OF HAIRSTYLING	170	\$540,459	\$53,073
BELLEVUE UNIVERSITY	3,649	\$19,454,321	\$1,910,414
BRYAN LGH COLLEGE OF HEALTH SCIENCES	327	\$1,302,835	\$127,938
CAPITOL SCHOOLS OF HAIRSTYLING	170	\$447,527	\$43,947
CENTRAL COMMUNITY COLLEGE	1,442	\$2,913,859	\$286,141
CHADRON STATE COLLEGE	1,493	\$4,067,533	\$399,432
CLARKSON COLLEGE	434	\$1,815,537	\$178,286
COLLEGE OF HAIR DESIGN	244	\$836,037	\$82,099
COLLEGE OF SAINT MARY	1,004	\$3,671,093	\$360,501
CONCORDIA UNIVERSITY	1,286	\$5,416,790	\$531,929
CREATIVE CENTER (THE)	221	\$1,080,040	\$106,060
CREIGHTON UNIVERSITY	4,616	\$49,928,060	\$4,902,935
DANA COLLEGE	631	\$2,505,868	\$246,076
DOANE COLLEGE	1,624	\$6,708,370	\$658,762
EQ SCHOOL OF HAIR DESIGN	17	\$44,254	\$4,346
GRACE UNIVERSITY	544	\$2,394,307	\$235,121
HASTINGS COLLEGE	1,218	\$5,031,160	\$494,060
JOSEPH'S COLLEGE OF BEAUTY	621	\$2,095,681	\$205,796
LINCOLN SCHOOL OF COMMERCE	1,233	\$4,862,328	\$477,481
METROPOLITAN COMMUNITY COLLEGE	453	\$834,072	\$81,906
MIDLAND LUTHERAN COLLEGE	1,149	\$4,132,199	\$405,782
MID-PLAINS COMMUNITY COLLEGE	586	\$1,369,482	\$134,483
NEBRASKA CHRISTIAN COLLEGE	120	\$351,489	\$34,516
NEBRASKA COLLEGE OF BUSINESS	1,176	\$4,283,235	\$420,614
NEBRASKA COLLEGE OF TECHNICAL AGRICULTURE	173	\$492,009	\$48,315
NEBRASKA METHODIST COLLEGE OF NURSING & ALLIED HEALTH	578	\$2,291,469	\$225,022
NEBRASKA WESLEYAN UNIVERSITY	1,527	\$6,279,460	\$616,643
NORTHEAST COMMUNITY COLLEGE	1,153	\$3,012,692	\$295,846
OMAHA COLLEGE OF HEALTH CAREERS	57	\$185,879	\$18,253
OMAHA SCHOOL OF MASSAGE THERAPY	163	\$481,368	\$47,270
PERU STATE COLLEGE	880	\$2,885,750	\$283,381
SOUTHEAST COMMUNITY COLLEGE	3,983	\$9,813,755	\$963,711

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNION COLLEGE	657	\$2,825,107	\$277,426
UNIVERSITY OF NEBRASKA	14,480	\$56,349,890	\$5,533,559
UNIVERSITY OF NEBRASKA - KEARNEY	4,989	\$17,556,920	\$1,724,090
UNIVERSITY OF NEBRASKA - OMAHA	8,189	\$30,216,841	\$2,967,294
UNIVERSITY OF NEBRASKA MEDICAL CENTER	2,612	\$26,303,597	\$2,583,013
VATTEROTT COLLEGE	258	\$1,016,712	\$99,841
VATTEROTT COLLEGE	844	\$3,194,717	\$313,721
WAYNE STATE COLLEGE	2,828	\$8,378,513	\$822,770
WESTERN NEBRASKA COMMUNITY COLLEGE	446	\$1,135,895	\$111,545
XENON INTERNATIONAL SCHOOL OF HAIR DESIGN II	238	\$763,830	\$75,008
YORK COLLEGE	537	\$2,254,605	\$221,402
Federal Savings Because of Direct Loan Participation		\$73,774,415	\$7,244,648
Lost Federal Savings Because of FFEL Participation		\$227,811,630	\$22,371,102
Total Potential Federal Savings with 100% Direct Loan Participation		\$301,586,045	\$29,615,750

Nevada Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ACADEMY OF HAIR DESIGN	275	\$685,625	\$67,328
ACADEMY OF MEDICAL AND BUSINESS CAREERS	1,487	\$4,772,275	\$468,637
ACADEMY OF MEDICAL AND BUSINESS CAREERS	640	\$2,097,187	\$205,944
ART INSTITUTE OF LAS VEGAS (THE)	522	\$2,252,789	\$221,224
CAREER COLLEGE OF NORTHERN NEVADA	697	\$1,808,541	\$177,599
CARSON CITY BEAUTY ACADEMY	55	\$157,757	\$15,492
COMMUNITY COLLEGE OF SOUTHERN NEVADA	2,317	\$7,025,881	\$689,942
DAHAN INSTITUTE OF MASSAGE STUDIES	1,018	\$3,267,442	\$320,863
GREAT BASIN COLLEGE	312	\$914,262	\$89,781
HERITAGE COLLEGE	1,126	\$3,717,560	\$365,064
LAS VEGAS COLLEGE	2,137	\$7,678,967	\$754,075
MORRISON UNIVERSITY	140	\$590,042	\$57,942
SIERRA NEVADA COLLEGE	638	\$3,249,290	\$319,080
SOUTHERN NEVADA UNIVERSITY OF COSMETOLOGY	218	\$551,847	\$54,191
TRUCKEE MEADOWS COMMUNITY COLLEGE	793	\$2,375,580	\$233,282
UNIVERSITY OF NEVADA - LAS VEGAS	9,502	\$44,965,090	\$4,415,572
UNIVERSITY OF NEVADA - RENO	4,230	\$26,669,750	\$2,618,969
WESTERN NEVADA COMMUNITY COLLEGE	197	\$491,317	\$48,247
Federal Savings Because of Direct Loan Participation		\$53,740,481	\$5,277,315
Lost Federal Savings Because of FFEL Participation		\$59,530,721	\$5,845,917
Total Potential Federal Savings with 100% Direct Loan Participation		\$113,271,202	\$11,123,232

Institution of Higher Education

Student Borrowers

Loan Volume (2001-2002)

Savings

New Hampshire Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CHESTER COLLEGE OF NEW ENGLAND	170	\$852,908	\$83,756
COLBY SAWYER COLLEGE	630	\$3,819,920	\$375,116
COLLEGE FOR LIFELONG LEARNING	1,593	\$5,436,260	\$533,841
CONCORD ACADEMY OF HAIR DESIGN	23	\$50,059	\$4,916
CONTINENTAL ACADEMIE OF HAIR DESIGN	41	\$131,557	\$12,919
CONTINENTAL ACADEMIE OF HAIR DESIGN	119	\$415,726	\$40,824
DANIEL WEBSTER COLLEGE	962	\$6,145,240	\$603,463
DARTMOUTH COLLEGE	2,250	\$20,963,150	\$2,058,581
EMPIRE BEAUTY SCHOOL	206	\$638,375	\$62,688
EMPIRE BEAUTY SCHOOL	321	\$973,624	\$95,610
FRANKLIN PIERCE COLLEGE	2,820	\$13,060,710	\$1,282,562
FRANKLIN PIERCE LAW CENTER	658	\$6,220,730	\$610,876
HESSER COLLEGE	3,953	\$11,190,170	\$1,098,875
KEENE BEAUTY ACADEMY	65	\$186,467	\$18,311
KEENE STATE COLLEGE	4,069	\$16,025,850	\$1,573,738
MCINTOSH COLLEGE	3,100	\$11,749,042	\$1,153,756
MICHAEL'S SCHOOL OF HAIR DESIGN AND ESTHETICS	148	\$437,649	\$42,977
NEW ENGLAND COLLEGE	822	\$3,859,615	\$379,014
NEW ENGLAND SCHOOL OF HAIR DESIGN	55	\$158,646	\$15,579
NEW HAMPSHIRE COMMUNITY TECHNICAL COLLEGE AT MANCHE	1,340	\$4,159,030	\$408,417
NEW HAMPSHIRE COMMUNITY TECHNICAL COLLEGE AT BERLIN/L	818	\$2,537,781	\$249,210
NEW HAMPSHIRE TECHNICAL COLLEGE AT NASHUA/CLAREMONT	729	\$2,025,433	\$198,898
NEW HAMPSHIRE TECHNICAL INSTITUTE	1,835	\$6,264,016	\$615,126
NOTRE DAME COLLEGE	976	\$5,650,506	\$554,880
PLYMOUTH STATE COLLEGE OF THE UNIVERSITY SYSTEM OF NE	3,324	\$14,019,620	\$1,376,727
PORTSMOUTH BEAUTY SCHOOL OF HAIR DESIGN	34	\$90,582	\$8,895
RIVIER COLLEGE	1,537	\$7,388,790	\$725,579
SAINT ANSELM COLLEGE	1,859	\$9,121,740	\$895,755
SAINT JOSEPH SCHOOL OF PRACTICAL NURSING	182	\$433,996	\$42,618
SOUTHERN NEW HAMPSHIRE UNIVERSITY	3,512	\$18,452,510	\$1,812,036
THOMAS MORE COLLEGE OF ARTS	54	\$213,802	\$20,995
UNIVERSITY OF NEW HAMPSHIRE	9,332	\$51,403,500	\$5,047,824
UPPER VALLEY TEACHER INSTITUTE	42	\$198,750	\$19,517
Federal Savings Because of Direct Loan Participation		\$18,947,409	\$1,860,636
Lost Federal Savings Because of FFEL Participation		\$205,328,345	\$20,163,243
Total Potential Federal Savings with 100% Direct Loan Participation		\$224,275,754	\$22,023,879

New Jersey Student Loan Volume by Institution Academic Year 2001-2002

Student

Loan Volume (2001-

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Institution of Higher Education	Borrowers	2002)	Savings
ACADEMY OF COMPUTER CAREERS	611	\$1,415,008	\$138,954
ACADEMY OF MASSAGE THERAPY	183	\$344,436	\$33,824
AMERICAN BUSINESS ACADEMY	415	\$1,114,733	\$109,467
ARTISTIC ACADEMY OF HAIR DESIGN	32	\$91,259	\$8,962
ATLANTIC COMMUNITY COLLEGE	1,098	\$2,777,414	\$272,742
BERDAN INSTITUTE	712	\$2,037,524	\$200,085
BERGEN COMMUNITY COLLEGE	705	\$1,414,609	\$138,915
BERGEN COUNTY TECHNICAL SCHOOLS	31	\$63,583	\$6,244
BERKELEY COLLEGE	3,166	\$12,306,850	\$1,208,533
BETH MEDRASH GOVOHA OF AMERICA	296	\$2,056,110	\$201,910
BLOOMFIELD COLLEGE	1,353	\$4,198,256	\$412,269
BRICK COMPUTER SCIENCE INSTITUTE	466	\$1,193,109	\$117,163
BROOKDALE COMMUNITY COLLEGE	1,324	\$3,187,514	\$313,014
BURLINGTON COUNTY COLLEGE - PEMBERTON CAMPUS	600	\$1,362,597	\$133,807
BUSINESS TRAINING INSTITUTE	430	\$1,263,310	\$124,057
CALDWELL COLLEGE	1,149	\$4,593,305	\$451,063
CAMDEN COUNTY COLLEGE	2,193	\$5,804,980	\$570,049
CAPRI INSTITUTE OF HAIR DESIGN	145	\$479,441	\$47,081
CAPRI INSTITUTE OF HAIR DESIGN	120	\$351,933	\$34,560
CAPRI INSTITUTE OF HAIR DESIGN	209	\$605,690	\$59,479
CAPRI INSTITUTE OF HAIR DESIGN	121	\$361,446	\$35,494
CENTENARY COLLEGE	1,068	\$5,242,700	\$514,833
CENTRAL CAREER SCHOOL	69	\$135,473	\$13,303
CHARLES E GREGORY SCHOOL OF NURSING (THE)	72	\$245,975	\$24,155
CHUBB INSTITUTE	5,685	\$19,322,230	\$1,897,443
COLLEGE OF NEW JERSEY (THE)	3,962	\$15,544,280	\$1,526,448
COLLEGE OF SAINT ELIZABETH	640	\$3,490,323	\$342,750
CONCORDE SCHOOL OF HAIR DESIGN	420	\$1,130,927	\$111,057
COOPER HEALTH SYSTEM - CENTER FOR ALLIED HEALTH EDUCATION	19	\$80,238	\$7,879
COUNTY COLLEGE OF MORRIS	1,045	\$2,572,010	\$252,571
CUMBERLAND COUNTY COLLEGE	567	\$1,626,147	\$159,688
DEVRY COLLEGE OF TECHNOLOGY	7,536	\$38,125,520	\$3,743,926
DIVERS ACADEMY INTERNATIONAL	269	\$766,000	\$75,221
DOVER BUSINESS COLLEGE	868	\$2,278,160	\$223,715
DREW UNIVERSITY	1,290	\$7,640,490	\$750,296
DUCRET SCHOOL OF THE ARTS	16	\$49,139	\$4,825
EMPIRE BEAUTY SCHOOL	267	\$665,430	\$65,345
EMPIRE BEAUTY SCHOOL	217	\$519,487	\$51,014
ENGINE CITY TECHNICAL INSTITUTE	137	\$505,233	\$49,614
EUROPEAN ACADEMY OF COSMETOLOGY	160	\$507,335	\$49,820
FAIRLEIGH DICKINSON UNIVERSITY	4,172	\$21,329,120	\$2,094,520
FELICIAN COLLEGE	1,190	\$4,974,532	\$488,499
GENERAL TECHNICAL INSTITUTE	11	\$21,531	\$2,114
GEORGIAN COURT COLLEGE	1,764	\$8,170,444	\$802,338
GIBBS COLLEGE	4,645	\$17,038,640	\$1,673,194
GLOUCESTER COUNTY COLLEGE	727	\$1,508,984	\$148,182
HARRIS SCHOOL OF BUSINESS	98	\$192,475	\$18,901
HARRISON CAREER INSTITUTE	2,456	\$5,636,393	\$553,494
HARRISON CAREER INSTITUTE	1,169	\$2,682,689	\$263,440
HOHOKUS SCHOOL (THE)	613	\$1,663,625	\$163,368
HOLY NAME HOSPITAL SCHOOL OF NURSING	98	\$346,254	\$34,002
HUDSON COUNTY COMMUNITY COLLEGE	441	\$1,239,901	\$121,758
INSTITUTE FOR HEALTH EDUCATION (THE)	52	\$140,500	\$13,797

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
INSTITUTE FOR THERAPEUTIC MASSAGE	77	\$168,129	\$16,510
JOE KUBERT SCHOOL OF CARTOON & GRAPHIC ART (THE)	130	\$793,735	\$77,945
KEAN UNIVERSITY	6,410	\$24,795,053	\$2,434,874
KEYSKILLS LEARNING	10	\$23,275	\$2,286
LINCOLN TECHNICAL INSTITUTE	3,851	\$15,944,472	\$1,565,747
LINCOLN TECHNICAL INSTITUTE	5,140	\$17,615,468	\$1,729,839
MERCER COUNTY COMMUNITY COLLEGE	589	\$1,217,085	\$119,518
MERIT TECHNICAL INSTITUTE	6	\$14,000	\$1,375
METROPOLITAN TECHNICAL INSTITUTE	72	\$221,975	\$21,798
MICRO TECH TRAINING CENTER	136	\$461,551	\$45,324
MIDDLESEX COUNTY COLLEGE	1,122	\$2,735,003	\$268,577
MONMOUTH COUNTY VOCATIONAL SCHOOL DISTRICT	73	\$148,980	\$14,630
MONMOUTH UNIVERSITY	4,572	\$21,797,690	\$2,140,533
MONTCLAIR STATE UNIVERSITY	10,093	\$52,244,440	\$5,130,404
MORRIS COUNTY SCHOOL OF TECHNOLOGY	1	\$2,725	\$268
MOUNTAINSIDE HOSPITAL SCHOOL OF NURSING	125	\$456,351	\$44,814
MRMC-SCHOOLS OF NURSING, MEDICAL IMAGING & THERAPEUTIC	360	\$1,204,171	\$118,250
NATURAL MOTION INSTITUTE OF HAIR DESIGN	139	\$352,419	\$34,608
NEW BRUNSWICK THEOLOGICAL SEMINARY	71	\$460,762	\$45,247
NEW HORIZONS INSTITUTE OF COSMETOLOGY (AKA) NEW HC	197	\$442,700	\$43,473
NEW JERSEY CITY UNIVERSITY	3,524	\$12,796,243	\$1,256,591
NEW JERSEY INSTITUTE OF TECHNOLOGY	2,847	\$12,258,823	\$1,203,816
OCEAN COUNTY COLLEGE	682	\$1,684,391	\$165,407
OCEAN COUNTY VOCATIONAL - TECHNICAL SCHOOLS	26	\$48,493	\$4,762
OMEGA INSTITUTE	275	\$629,853	\$61,852
PARISIAN BEAUTY ACADEMY	187	\$466,005	\$45,762
PASSAIC COUNTY COMMUNITY COLLEGE	158	\$263,286	\$25,855
PB COSMETOLOGY EDUCATION CENTRE	251	\$679,138	\$66,691
PENNCO TECH	762	\$2,878,073	\$282,627
PRINCETON THEOLOGICAL SEMINARY	236	\$1,587,726	\$155,915
PRINCETON UNIVERSITY	310	\$2,496,112	\$245,118
RAMAPO COLLEGE OF NEW JERSEY	2,674	\$10,247,600	\$1,006,314
RARITAN VALLEY COMMUNITY COLLEGE	337	\$729,279	\$71,615
REIGNBOW BEAUTY ACADEMY	184	\$427,179	\$41,949
REIGNBOW HAIR FASHION INSTITUTE	90	\$251,394	\$24,687
RETS INSTITUTE	683	\$1,762,057	\$173,034
RICHARD STOCKTON COLLEGE OF NEW JERSEY (THE)	2,988	\$12,614,980	\$1,238,791
RIDER UNIVERSITY	4,175	\$19,779,290	\$1,942,326
RIZZIERI INSTITUTE	142	\$468,287	\$45,986
ROMAN ACADEMY OF BEAUTY CULTURE	116	\$279,209	\$27,418
ROWAN UNIVERSITY	7,167	\$29,369,000	\$2,884,036
RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY	28,047	\$123,652,783	\$12,142,703
SAINT FRANCIS MEDICAL CENTER	2	\$7,500	\$737
SAINT PETER'S COLLEGE	2,178	\$8,828,610	\$866,970
SALEM COMMUNITY COLLEGE	66	\$154,603	\$15,182
SETON HALL UNIVERSITY	6,997	\$47,418,337	\$4,656,481
SHORE BEAUTY SCHOOL	48	\$113,730	\$11,168
SOMERSET COUNTY TECHNICAL INSTITUTE	1	\$2,625	\$258
SOMERSET SCHOOL OF MASSAGE THERAPY	66	\$192,424	\$18,896
ST FRANCIS MEDICAL CENTER SCHOOL OF RADIOLOGIC TECHNO	1	\$2,625	\$258
STAR TECHNICAL INSTITUTE	741	\$2,186,499	\$214,714
STENOTECH CAREER INSTITUTE	76	\$252,130	\$24,759
STEVENS INSTITUTE OF TECHNOLOGY	1,646	\$7,314,680	\$718,302
STUART SCHOOL OF BUSINESS ADMINISTRATION (THE)	138	\$417,510	\$40,999
SUSSEX COUNTY COMMUNITY COLLEGE	265	\$607,970	\$59,703

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
TETERBORO SCHOOL OF AERONAUTICS	268	\$954,451	\$93,727
THOMAS A EDISON STATE COLLEGE	920	\$3,225,810	\$316,775
UNION COUNTY COLLEGE	628	\$1,374,233	\$134,950
UNION COUNTY VOCATIONAL TECHNICAL SCHOOLS	3	\$10,000	\$982
UNIVERSITY OF MEDICINE & DENTISTRY OF NEW JERSEY	3,489	\$47,008,400	\$4,616,225
WARREN COUNTY COMMUNITY COLLEGE	120	\$218,490	\$21,456
WILLIAM PATERSON UNIVERSITY OF NEW JERSEY	5,291	\$18,251,290	\$1,792,277
WORLDWIDE EDUCATIONAL SERVICES	320	\$656,080	\$64,427
WORLDWIDE EDUCATIONAL SERVICES	248	\$513,114	\$50,388
Federal Savings Because of Direct Loan Participation		\$311,195,302	\$30,559,379
Lost Federal Savings Because of FFEL Participation		\$417,400,286	\$40,988,708
Total Potential Federal Savings with 100% Direct Loan Participation		\$728,595,588	\$71,548,087

New Mexico Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALBUQUERQUE BARBER COLLEGE	34	\$104,668	\$10,278
ALBUQUERQUE TECHNICAL VOCATIONAL INSTITUTE	4,633	\$15,284,150	\$1,500,904
BUSINESS SKILLS INSTITUTE	480	\$1,551,646	\$152,372
CLOVIS COMMUNITY COLLEGE	497	\$1,327,947	\$130,404
COLLEGE OF SANTA FE (THE)	1,337	\$7,322,879	\$719,107
COLLEGE OF THE SOUTHWEST	795	\$3,604,350	\$353,947
DEWOLFF COLLEGE OF HAIRSTYLING & COSMETOLOGY	146	\$335,653	\$32,961
EASTERN NEW MEXICO UNIVERSITY	2,668	\$9,611,822	\$943,881
INTERNATIONAL INSTITUTE OF CHINESE MEDICINE	404	\$4,610,230	\$452,725
LUNA COMMUNITY COLLEGE	49	\$78,194	\$7,679
METROPOLITAN COLLEGE OF COURT REPORTING	526	\$1,726,011	\$169,494
NEW MEXICO HIGHLANDS UNIVERSITY	1,512	\$6,269,469	\$615,662
NEW MEXICO INSTITUTE OF MINING & TECHNOLOGY	404	\$1,477,262	\$145,067
NEW MEXICO JUNIOR COLLEGE	501	\$1,060,790	\$104,170
NEW MEXICO MILITARY INSTITUTE	34	\$102,297	\$10,046
NEW MEXICO STATE UNIVERSITY	9,614	\$35,784,229	\$3,514,011
NORTHERN NEW MEXICO COMMUNITY COLLEGE	59	\$142,062	\$13,950
OLYMPIAN UNIVERSITY OF COSMETOLOGY	75	\$164,950	\$16,198
ROSWELL BEAUTY COLLEGE OF COSMETOLOGY ARTS & SCIENCE	36	\$112,851	\$11,082
SAINT JOHN'S COLLEGE	598	\$3,606,335	\$354,142
SAN JUAN COLLEGE	737	\$2,066,371	\$202,918
SANTA FE COMMUNITY COLLEGE	287	\$702,803	\$69,015
SOUTHWEST ACUPUNCTURE COLLEGE	304	\$3,254,440	\$319,586
SOUTHWEST HEALTH CAREER INSTITUTE	349	\$1,017,403	\$99,909
SOUTHWESTERN COLLEGE	165	\$1,380,888	\$135,603
UNIVERSAL THERAPEUTIC MASSAGE INSTITUTE	319	\$799,601	\$78,521
UNIVERSITY OF NEW MEXICO	12,550	\$57,517,832	\$5,648,251
WESTERN NEW MEXICO UNIVERSITY	825	\$2,836,493	\$278,544

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Federal Savings Because of Direct Loan Participation		\$66,228,979	\$6,503,686
Lost Federal Savings Because of FFEL Participation		\$97,624,647	\$9,586,740
Total Potential Federal Savings with 100% Direct Loan Participation		\$163,853,626	\$16,090,426

New York Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
A BUSINESS CAREER INSTITUTE	147	\$217,954	\$21,403
ADELPHI UNIVERSITY	6,409	\$55,902,380	\$5,489,614
ADIRONDACK BEAUTY SCHOOL	30	\$66,837	\$6,563
ADIRONDACK COMMUNITY COLLEGE - SUNY OFFICE OF COMMUN	1,051	\$2,557,718	\$251,168
AILEY SCHOOL (THE)	63	\$263,688	\$25,894
ALBANY COLLEGE OF PHARMACY	976	\$5,365,499	\$526,892
ALBANY LAW SCHOOL OF UNION UNIVERSITY	1,447	\$14,090,600	\$1,383,697
ALBANY MEDICAL COLLEGE	852	\$14,478,510	\$1,421,790
ALBANY SCHOHARIE SCHENECTADY SARATOGA BOCES PRACTIC	83	\$266,995	\$26,219
ALBERT EINSTEIN COLLEGE OF MEDICINE	881	\$13,139,270	\$1,290,276
ALFRED UNIVERSITY	2,302	\$12,109,770	\$1,189,179
ALLEN SCHOOL	586	\$1,420,742	\$139,517
AMERICAN ACADEMY MCALLISTER INSTITUTE	149	\$624,755	\$61,351
AMERICAN ACADEMY OF DRAMATIC ARTS	266	\$1,562,030	\$153,391
AMERICAN MUSICAL & DRAMATIC ACADEMY	984	\$7,115,937	\$698,785
APEX TECHNICAL SCHOOL	2,991	\$10,583,710	\$1,039,320
ARNOT OGDEN MEDICAL CENTER	62	\$206,455	\$20,274
ART INSTITUTE OF NEW YORK CITY (THE)	2,936	\$11,539,590	\$1,133,188
ASA INSTITUTE OF BUSINESS & COMPUTER TECHNOLOGY	1,894	\$4,982,338	\$489,266
AUSTIN BEAUTY SCHOOL	156	\$400,125	\$39,292
BANK STREET COLLEGE OF EDUCATION	714	\$5,564,650	\$546,449
BARD COLLEGE	1,016	\$6,914,480	\$679,002
BARNARD COLLEGE	1,111	\$7,398,009	\$726,484
BAYLEY SETON HOSPITAL PHYSICIANS ASSISTANT TRAINING PRC	16	\$81,000	\$7,954
BEAUTY SCHOOL OF MIDDLETOWN	243	\$659,856	\$64,798
BERK TRADE & BUSINESS SCHOOL	180	\$388,078	\$38,109
BERKELEY COLLEGE	2,165	\$8,502,934	\$834,988
BERKELEY COLLEGE	818	\$3,400,950	\$333,973
BOCES RENSSELAER SCHOOL OF PRACTICAL NURSING	108	\$317,029	\$31,132
BORICUA COLLEGE	18	\$55,230	\$5,424
BRAMSON ORT COLLEGE	2	\$9,900	\$972
BRIARCLIFFE COLLEGE	4,260	\$16,622,150	\$1,632,295
BROOKLYN LAW SCHOOL	2,070	\$19,179,780	\$1,883,454
BROOME COMMUNITY COLLEGE	2,862	\$6,495,192	\$637,828
BROOME DELAWARE TIOGA BOCES PROGRAM OF PRACTICAL NUI	37	\$59,081	\$5,802
BRYANT & STRATTON BUSINESS INSTITUTE	1,707	\$5,831,320	\$572,636
BRYANT & STRATTON BUSINESS INSTITUTE - ROCHESTER	871	\$2,686,440	\$263,808
BRYANT & STRATTON BUSINESS INSTITUTE - SYRACUSE	997	\$3,333,320	\$327,332
BRYANT & STRATTON BUSINESS INSTITUTE-ALBANY	540	\$1,954,712	\$191,953

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
BUSINESS INFORMATICS CENTER	124	\$444,441	\$43,644
CALIBER TRAINING INSTITUTE	1,724	\$4,348,219	\$426,995
CANISIUS COLLEGE	4,344	\$24,997,940	\$2,454,798
CAPRI COSMETOLOGY LEARNING CENTER	92	\$237,034	\$23,277
CATTARAUGUS/ALLEGANY/ERIE/WYOMING BOCES	169	\$362,161	\$35,564
CAYUGA COUNTY COMMUNITY COLLEGE - SUNY OFFICE OF C	1,418	\$2,934,911	\$288,208
CAYUGA ONONDAGA BOCES PRACTICAL NURSING PROGRAM	24	\$77,350	\$7,596
CAZENOVIA COLLEGE	922	\$3,635,735	\$357,029
CHAMPLAIN VALLEY EDUCATIONAL SERVICES	41	\$129,495	\$12,716
CHAMPLAIN VALLEY PHYSICIANS HOSPITAL MEDICAL CENTER	20	\$62,783	\$6,165
CHARLES STUART SCHOOL	6	\$19,875	\$1,952
CHERYL FELL'S SCHOOL OF BUSINESS	35	\$95,975	\$9,425
CHRIST THE KING SEMINARY	13	\$51,080	\$5,016
CHUBB INSTITUTE (THE)	2,172	\$6,902,230	\$677,799
CIRCLE IN THE SQUARE THEATRE SCHOOL	68	\$287,625	\$28,245
CITY COLLEGE OF NEW YORK - CUNY	2,062	\$7,355,418	\$722,302
CLARKSON UNIVERSITY	3,187	\$15,166,207	\$1,489,322
CLINTON COMMUNITY COLLEGE - SUNY OFFICE OF COMMUNITY C	1,190	\$2,794,124	\$274,383
COCHRAN SCHOOL OF NURSING ANDRUS PAVILION SAINT JOHN'	78	\$246,457	\$24,202
COLGATE ROCHESTER DIVINITY SCHOOL BEXLEY HALL CROZER T	52	\$330,713	\$32,476
COLGATE UNIVERSITY	1,098	\$6,897,715	\$677,356
COLLEGE OF AERONAUTICS	838	\$2,751,876	\$270,234
COLLEGE OF MOUNT SAINT VINCENT	1,514	\$7,204,790	\$707,510
COLLEGE OF NEW ROCHELLE (THE)	3,276	\$14,868,558	\$1,460,092
COLLEGE OF SAINT ROSE	4,428	\$24,657,220	\$2,421,339
COLLEGE OF STATEN ISLAND/CUNY	2,565	\$7,404,350	\$727,107
COLUMBIA - GREENE COMMUNITY COLLEGE - SUNY OFFICE OF C	553	\$1,277,432	\$125,444
COLUMBIA UNIVERSITY IN THE CITY OF NEW YORK	13,855	\$138,196,500	\$13,570,896
COMPUTER CAREER CENTER	2,841	\$7,306,890	\$717,537
CONCORD BEAUTY SCHOOL	377	\$1,052,074	\$103,314
CONCORDIA COLLEGE	608	\$2,717,076	\$266,817
CONTINENTAL SCHOOL OF BEAUTY CULTURE	431	\$1,226,184	\$120,411
CONTINENTAL SCHOOL OF BEAUTY CULTURE	374	\$809,088	\$79,452
CONTINENTAL SCHOOL OF BEAUTY CULTURE	219	\$548,701	\$53,882
COOPER UNION FOR THE ADVANCEMENT OF SCIENCE & ART (TH	222	\$923,361	\$90,674
COPE INSTITUTE	9	\$17,021	\$1,671
CORNELL UNIVERSITY	10,314	\$61,922,511	\$6,080,791
CORNELL UNIVERSITY MEDICAL COLLEGE	629	\$7,202,211	\$707,257
CORNING COMMUNITY COLLEGE - SUNY OFFICE OF COMMUNITY C	2,130	\$5,234,782	\$514,056
CROUSE HOSPITAL SCHOOL OF NURSING	146	\$455,462	\$44,726
CULINARY ACADEMY OF LONG ISLAND	147	\$500,310	\$49,130
CULINARY INSTITUTE OF AMERICA	2,892	\$13,408,020	\$1,316,668
CUNY BERNARD M BARUCH	1,933	\$7,589,377	\$745,277
CUNY BOROUGH OF MANHATTAN COMMUNITY COLLEGE	2,140	\$5,195,190	\$510,168
CUNY BRONX COMMUNITY COLLEGE	367	\$984,787	\$96,706
CUNY BROOKLYN COLLEGE	2,740	\$10,959,143	\$1,076,188
CUNY GRADUATE SCHOOL & UNIVERSITY CENTER	908	\$5,800,720	\$569,631
CUNY HUNTER COLLEGE	4,090	\$16,405,671	\$1,611,037
CUNY JOHN JAY COLLEGE OF CRIMINAL JUSTICE	2,711	\$9,170,962	\$900,588
CUNY LAGUARDIA COMMUNITY COLLEGE	208	\$471,678	\$46,319
CUNY LEHMAN COLLEGE	1,382	\$4,331,161	\$425,320
CUNY MEDGAR EVERS COLLEGE	272	\$634,755	\$62,333
CUNY QUEENS COLLEGE	1,819	\$7,158,091	\$702,925
CUNY SCHOOL OF LAW AT QUEENS COLLEGE	609	\$4,767,190	\$468,138
CUNY YORK COLLEGE	543	\$1,605,538	\$157,664

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
DAEMEN COLLEGE	1,769	\$8,795,505	\$863,719
DARKEI NOAM RABBINICAL COLLEGE	2	\$14,000	\$1,375
DELAWARE CHENANGO MADISON OTSEGO BOCES	116	\$345,752	\$33,953
DOMINICAN COLLEGE OF BLAUVELT	1,565	\$8,889,605	\$872,959
DOROTHEA HOPFER SCHOOL OF NURSING AT THE MOUNT VERNON	33	\$107,751	\$10,581
DOWLING COLLEGE	4,826	\$31,857,681	\$3,128,424
DRAKE BUSINESS SCHOOL	181	\$420,731	\$41,316
DUTCHESS BOCES SCHOOL OF PRACTICAL NURSING	101	\$282,500	\$27,742
DUTCHESS COMMUNITY COLLEGE	701	\$1,524,743	\$149,730
D'YOUVILLE COLLEGE	1,824	\$10,279,500	\$1,009,447
EASTERN SUFFOLK BOCES	179	\$520,315	\$51,095
EASTMAN SCHOOL OF MUSIC	630	\$3,769,545	\$370,169
ELLIS HOSPITAL SCHOOL OF NURSING	48	\$148,194	\$14,553
ELMIRA BUSINESS INSTITUTE	570	\$1,699,233	\$166,865
ELMIRA COLLEGE	1,722	\$8,001,420	\$785,739
ERIE 1 BOARD OF COOPERATIVE EDUCATIONAL SERVICES	157	\$480,568	\$47,192
ERIE 2 - CHAUTAUQUA - CATTARAUGUS BOCES	159	\$545,875	\$53,605
ERIE COMMUNITY COLLEGE	4,248	\$9,258,614	\$909,196
ERIE COMMUNITY COLLEGE - NORTH CAMPUS	469	\$1,040,178	\$102,145
ERIE COMMUNITY COLLEGE - SOUTH CAMPUS - SUNY OFFICE OF COMMUNITY COLLEGE EDUCATION	248	\$522,050	\$51,265
FASHION INSTITUTE OF TECHNOLOGY	2,982	\$11,204,340	\$1,100,266
FAXTON-ST.LUKE'S SCHOOL OF RADIOGRAPHY	16	\$46,331	\$4,550
FINGER LAKES COMMUNITY COLLEGE - SUNY OFFICE OF COMMUNITY COLLEGE EDUCATION	1,737	\$4,452,490	\$437,235
FIVE TOWNS COLLEGE	1,089	\$4,515,298	\$443,402
FORDHAM UNIVERSITY	11,213	\$83,998,340	\$8,248,637
FRENCH CULINARY INSTITUTE	211	\$1,655,828	\$162,602
GENERAL THEOLOGICAL SEMINARY OF THE EPISCOPAL CHURCH IN THE US	57	\$335,257	\$32,922
GENESEE COMMUNITY COLLEGE	1,620	\$3,868,656	\$379,902
GENESEE-LIVINGSTON-STEUBEN-WYOMING BOCES	51	\$172,780	\$16,967
GLOBE INSTITUTE OF TECHNOLOGY	355	\$1,101,893	\$108,206
GRADUATE SCHOOL OF FIGURATIVE ART (THE)	216	\$2,219,250	\$217,930
HAIR DESIGN INSTITUTE AT FIFTH AVENUE	147	\$304,768	\$29,928
HAMILTON - FULTON - MONTGOMERY BOCES	39	\$79,636	\$7,820
HAMILTON COLLEGE	973	\$5,666,063	\$556,407
HARLEM SCHOOL OF TECHNOLOGY	70	\$223,556	\$21,953
HARTWICK COLLEGE	1,516	\$6,817,350	\$669,464
HEBREW UNION COLLEGE JEWISH INSTITUTE OF RELIGION	111	\$1,046,050	\$102,722
HELENE FULD SCHOOL OF NURSING NORTH GENERAL HOSPITAL	230	\$740,452	\$72,712
HERKIMER COUNTY BOCES PRACTICAL NURSING PROGRAM	68	\$161,244	\$15,834
HERKIMER COUNTY COMMUNITY COLLEGE - SUNY OFFICE OF COMMUNITY COLLEGE EDUCATION	1,909	\$4,430,902	\$435,115
HILBERT COLLEGE	1,150	\$4,856,070	\$476,866
HOBART AND WILLIAM SMITH COLLEGES	1,592	\$9,755,970	\$958,036
HOFSTRA UNIVERSITY	11,566	\$81,018,500	\$7,956,017
HOUGHTON COLLEGE	1,353	\$6,082,000	\$597,252
HUDSON VALLEY COMMUNITY COLLEGE	3,902	\$10,856,507	\$1,066,109
HUNTER BUSINESS SCHOOL	446	\$1,415,850	\$139,036
INSTITUTE OF AUDIO RESEARCH	797	\$2,861,791	\$281,028
INSTITUTE OF DESIGN & CONSTRUCTION	18	\$44,052	\$4,326
IONA COLLEGE	3,095	\$15,408,680	\$1,513,132
ISLAND DRAFTING & TECHNICAL INSTITUTE	254	\$830,483	\$81,553
ITHACA COLLEGE	4,726	\$27,743,870	\$2,724,448
JAMESTOWN BUSINESS COLLEGE	347	\$834,140	\$81,913
JAMESTOWN COMMUNITY COLLEGE	1,062	\$2,154,823	\$211,604
JEFFERSON COMMUNITY COLLEGE	1,737	\$3,558,832	\$349,477
JEFFERSON LEWIS BOCES PROGRAM OF PRACTICAL NURSING	82	\$191,945	\$18,849

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
JEWISH THEOLOGICAL SEMINARY OF AMERICA (THE)	212	\$1,597,600	\$156,884
JON LOUIS SCHOOL OF BEAUTY	116	\$229,156	\$22,503
JULLIARD SCHOOL (THE)	471	\$2,851,425	\$280,010
KATHARINE GIBBS SCHOOL (THE)	8,976	\$35,028,260	\$3,439,775
KATHARINE GIBBS SCHOOL (THE)	2,516	\$9,473,910	\$930,338
KEUKA COLLEGE	1,165	\$4,890,164	\$480,214
KINGSBOROUGH COMMUNITY COLLEGE/CUNY	819	\$1,829,139	\$179,621
LABORATORY INSTITUTE OF MERCHANDISING	411	\$1,867,294	\$183,368
LE MOYNE COLLEGE	3,049	\$15,395,770	\$1,511,865
LEARNING INSTITUTE FOR BEAUTY SCIENCES	270	\$817,955	\$80,323
LEARNING INSTITUTE FOR BEAUTY SCIENCES	197	\$491,222	\$48,238
LEARNING INSTITUTE FOR BEAUTY SCIENCES	124	\$360,874	\$35,438
LEARNING INSTITUTES FOR BEAUTY SCIENCES	1,019	\$3,101,066	\$304,525
LEON STUDIO ONE SCHOOL OF HAIR DESIGN & CAREER TRAINING	129	\$410,500	\$40,311
LIA SCHORR INSTITUTE OF COSMETIC SKIN CARE TRAINING	69	\$154,012	\$15,124
LONG ISLAND BUSINESS INSTITUTE	306	\$1,164,442	\$114,348
LONG ISLAND COLLEGE HOSPITAL - SCHOOL OF NURSING	90	\$237,006	\$23,274
LONG ISLAND UNIVERSITY	8,189	\$52,102,330	\$5,116,449
LONG ISLAND UNIVERSITY - BROOKLYN	9,713	\$58,503,490	\$5,745,043
LONG ISLAND UNIVERSITY - SOUTHAMPTON COLLEGE	1,494	\$7,757,580	\$761,794
MADISON ONEIDA BOCES PRACTICAL NURSING PROGRAM	40	\$99,647	\$9,785
MANDL SCHOOL	1,213	\$2,727,483	\$267,839
MANHATTAN COLLEGE	2,462	\$12,201,260	\$1,198,164
MANHATTAN SCHOOL OF COMPUTER TECHNOLOGY	5	\$7,575	\$744
MANHATTAN SCHOOL OF MUSIC	795	\$7,136,760	\$700,830
MANHATTANVILLE COLLEGE	1,783	\$9,929,680	\$975,095
MARIA COLLEGE	648	\$2,368,964	\$232,632
MARION S WHELAN SCHOOL OF PRACTICAL NURSING OF GENEV,	21	\$61,056	\$5,996
MARIST COLLEGE	4,511	\$22,570,840	\$2,216,456
MARJON SCHOOL OF BEAUTY CULTURE, LTD.	142	\$450,070	\$44,197
MARYMOUNT COLLEGE	912	\$4,039,426	\$396,672
MARYMOUNT MANHATTAN COLLEGE	1,816	\$10,622,710	\$1,043,150
MEDAILLE COLLEGE	1,965	\$8,995,812	\$883,389
MEMORIAL HOSPITAL SCHOOL OF NURSING	62	\$178,823	\$17,560
MEMORIAL SLOAN KETTERING CANCER CENTER	7	\$30,052	\$2,951
MERCY COLLEGE	7,677	\$39,047,823	\$3,834,496
MESIVTA OF EASTERN PARKWAY RABBINICAL SEMINARY	1	\$8,500	\$835
METROPOLITAN COLLEGE OF NEW YORK	2,385	\$13,096,351	\$1,286,062
MIDWAY PARIS BEAUTY SCHOOL	49	\$117,879	\$11,576
MILDRED ELLEY	1,081	\$2,713,724	\$266,488
MIRRER YESHIVA CENTRAL INSTITUTE	3	\$6,625	\$651
MODERN WELDING SCHOOL	139	\$441,925	\$43,397
MOHAWK VALLEY COMMUNITY COLLEGE - SUNY OFFICE OF C	2,867	\$5,882,032	\$577,616
MOLLOY COLLEGE	2,284	\$12,502,510	\$1,227,746
MONROE COLLEGE	3,642	\$13,184,829	\$1,294,750
MONROE COMMUNITY COLLEGE	5,537	\$12,235,187	\$1,201,495
MOUNT SAINT MARY COLLEGE	2,423	\$13,099,010	\$1,286,323
MOUNT SINAI SCHOOL OF MEDICINE OF NEW YORK UNIVERSITY	467	\$6,359,820	\$624,534
NASSAU COMMUNITY COLLEGE	2,162	\$4,359,442	\$428,097
NATIONAL TRACTOR TRAILER SCHOOL	605	\$872,680	\$85,697
NAZARETH COLLEGE OF ROCHESTER	3,170	\$18,444,210	\$1,811,221
NEIGHBORHOOD PLAYHOUSE SCHOOL OF THE THEATRE (THE	62	\$227,924	\$22,382
NEW SCHOOL OF RADIO & TELEVISION	109	\$285,660	\$28,052
NEW SCHOOL UNIVERSITY	6,154	\$42,408,790	\$4,164,543
NEW YORK AUTOMOTIVE & DIESEL INSTITUTE	160	\$526,688	\$51,721

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
NEW YORK CAREER INSTITUTE	253	\$731,215	\$71,805
NEW YORK CHIROPRACTIC COLLEGE	1,022	\$14,400,240	\$1,414,104
NEW YORK CITY COLLEGE OF TECHNOLOGY OF THE CITY UNI	1,640	\$4,114,809	\$404,074
NEW YORK COLLEGE OF HEALTH PROFESSIONS	968	\$5,481,036	\$538,238
NEW YORK COLLEGE OF PODIATRIC MEDICINE	395	\$8,559,533	\$840,546
NEW YORK INSTITUTE OF CHINESE MEDICINE	92	\$307,328	\$30,180
NEW YORK INSTITUTE OF MASSAGE	228	\$722,441	\$70,944
NEW YORK INSTITUTE OF TECHNOLOGY	6,647	\$65,493,530	\$6,431,465
NEW YORK INTERNATIONAL BEAUTY SCHOOL	273	\$684,638	\$67,231
NEW YORK LAW SCHOOL	2,162	\$24,535,293	\$2,409,366
NEW YORK MEDICAL COLLEGE	1,390	\$23,886,940	\$2,345,698
NEW YORK PARALEGAL SCHOOL	275	\$599,833	\$58,904
NEW YORK SCHOOL FOR MEDICAL & DENTAL ASSISTANTS	596	\$1,385,905	\$136,096
NEW YORK SCHOOL OF INTERIOR DESIGN	198	\$1,065,148	\$104,598
NEW YORK UNIVERSITY	29,822	\$293,060,800	\$28,778,571
NEW YORK UNIVERSITY SCHOOL OF MEDICINE	907	\$10,785,470	\$1,059,133
NIAGARA COUNTY COMMUNITY COLLEGE	2,346	\$4,838,940	\$475,184
NIAGARA UNIVERSITY	2,999	\$14,192,040	\$1,393,658
NORTH COUNTRY COMMUNITY COLLEGE	1,049	\$3,064,795	\$300,963
NORTHEASTERN SEMINARY	172	\$1,088,066	\$106,848
NORTHERN WESTCHESTER SCHOOL OF HAIRDRESSING & COS	33	\$96,249	\$9,452
NYACK COLLEGE	2,549	\$11,408,763	\$1,120,341
OLEAN BUSINESS INSTITUTE	119	\$326,333	\$32,046
ONONDAGA COMMUNITY COLLEGE	3,195	\$7,360,453	\$722,796
ONONDAGA CORTLAND MADISON BOCES	126	\$410,894	\$40,350
ORANGE COUNTY COMMUNITY COLLEGE	792	\$1,824,645	\$179,180
ORANGE ULSTER BOCES SCHOOL OF PRACTICAL NURSING	50	\$144,969	\$14,236
ORLEANS NIAGARA BOCES	10	\$16,398	\$1,610
ORLO SCHOOL OF HAIR DESIGN & COSMETOLOGY (THE)	113	\$301,883	\$29,645
OSWEGO COUNTY BOCES ADULT CAREERS CENTER	99	\$295,398	\$29,008
OTSEGO AREA SCHOOL OF PRACTICAL NURSING	36	\$123,275	\$12,106
PACE UNIVERSITY	10,070	\$58,736,005	\$5,767,876
PAUL SMITH'S COLLEGE OF ARTS & SCIENCES	1,229	\$5,210,990	\$511,719
PHILLIPS BETH ISRAEL SCHOOL OF NURSING	36	\$112,409	\$11,039
PHILLIPS HAIRSTYLING INSTITUTE	150	\$398,762	\$39,158
PLATTSBURGH STATE UNIVERSITY OF NEW YORK	5,644	\$21,478,710	\$2,109,209
PLAZA BUSINESS INSTITUTE	5	\$13,800	\$1,355
POLYTECHNIC UNIVERSITY	1,728	\$9,293,240	\$912,596
PRACTICAL BIBLE COLLEGE	151	\$652,966	\$64,121
PRATT INSTITUTE	3,780	\$28,308,630	\$2,779,907
PUTNAM-WESTCHESTER BOCES	30	\$78,209	\$7,680
QUEENSBOROUGH COMMUNITY COLLEGE-CUNY	582	\$1,238,595	\$121,630
RABBINICAL COLLEGE OF YESHIVA AND KOLEL BAIS MEDROSH E	2	\$25,500	\$2,504
RENSELAER POLYTECHNIC INSTITUTE	5,519	\$28,030,568	\$2,752,602
RIDLEY-LOWELL SCHOOL OF BUSINESS	506	\$1,407,788	\$138,245
ROBERTS WESLEYAN COLLEGE	2,234	\$13,392,660	\$1,315,159
ROCHESTER BUSINESS INSTITUTE	2,683	\$8,913,054	\$875,262
ROCHESTER GENERAL HOSPITAL	77	\$175,047	\$17,190
ROCHESTER INSTITUTE OF TECHNOLOGY	10,997	\$50,506,270	\$4,959,716
ROCKLAND COMMUNITY COLLEGE	377	\$852,159	\$83,682
ROCKLAND COUNTY BOCES PRACTICAL NURSING SCHOOL	69	\$210,975	\$20,718
SAGE COLLEGES	3,097	\$15,872,061	\$1,558,636
SAINT BERNARD'S SCHOOL OF THEOLOGY AND MINISTRY	9	\$64,000	\$6,285
SAINT BONAVENTURE UNIVERSITY	2,644	\$12,990,950	\$1,275,711
SAINT ELIZABETH MEDICAL CENTER	227	\$804,862	\$79,037

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
SAINT FRANCIS COLLEGE	1,030	\$4,210,744	\$413,495
SAINT FRANCIS SCHOOL OF PRACTICAL NURSING	63	\$255,024	\$25,043
SAINT JAMES MERCY HOSPITAL SCHOOL OF RADIOLOGIC SCIENC	22	\$68,050	\$6,683
SAINT JOHN FISHER COLLEGE	2,945	\$17,413,840	\$1,710,039
SAINT JOHN'S UNIVERSITY	16,930	\$126,416,600	\$12,414,110
SAINT JOSEPH'S COLLEGE	3,743	\$18,917,370	\$1,857,686
SAINT JOSEPH'S HOSPITAL HEALTH CENTER SCHOOL OF NURSIN	256	\$785,296	\$77,116
SAINT LAWRENCE LEWIS COUNTY BOCES	91	\$187,480	\$18,411
SAINT LAWRENCE UNIVERSITY	1,501	\$7,528,650	\$739,313
SAINT THOMAS AQUINAS COLLEGE	1,182	\$5,715,090	\$561,222
SAINT VINCENTS CATHOLIC MEDICAL CENTERS OF NEW YORK BI	112	\$477,865	\$46,926
SAINT VINCENTS CATHOLIC MEDICAL CENTERS OF NEW YORK-S	61	\$197,175	\$19,363
SAINT VLADIMIRS ORTHODOX THEOLOGICAL SEMINARY	15	\$90,594	\$8,896
SAMARITAN HOSPITAL SCHOOL OF NURSING	120	\$335,708	\$32,967
SARAH LAWRENCE COLLEGE	1,329	\$10,886,510	\$1,069,055
SCHENECTADY COUNTY COMMUNITY COLLEGE	1,748	\$3,433,622	\$337,182
SCHOOL FOR FILM & TELEVISION (THE)	146	\$898,995	\$88,281
SCHOOL OF VISUAL ARTS	2,816	\$22,383,570	\$2,198,067
SCHUYLER CHEMUNG TIOGA BOCES	121	\$331,745	\$32,577
SEMINARY OF THE IMMACULATE CONCEPTION	23	\$147,800	\$14,514
SIENA COLLEGE	3,235	\$14,915,680	\$1,464,720
SIMMONS INSTITUTE OF FUNERAL SERVICE	70	\$310,316	\$30,473
SKIDMORE COLLEGE	1,129	\$7,504,383	\$736,930
SOUTHERN WESTCHESTER BOCES	80	\$266,250	\$26,146
ST VINCENTS HOSPITAL SCHOOL OF NURSING	4	\$35,463	\$3,482
STATE UNIVERSITY OF NEW YORK AT ALBANY	11,257	\$50,126,960	\$4,922,467
STATE UNIVERSITY OF NEW YORK AT BINGHAMTON	9,290	\$40,053,460	\$3,933,250
STATE UNIVERSITY OF NEW YORK AT BUFFALO	19,902	\$108,088,508	\$10,614,291
STATE UNIVERSITY OF NEW YORK AT FARMINGDALE	1,561	\$4,761,614	\$467,590
STATE UNIVERSITY OF NEW YORK AT NEW PALTZ	5,176	\$20,960,000	\$2,058,272
STATE UNIVERSITY OF NEW YORK AT STONY BROOK	11,275	\$61,438,250	\$6,033,236
STATE UNIVERSITY OF NEW YORK COLLEGE AT POTSDAM	4,935	\$19,772,282	\$1,941,638
STATE UNIVERSITY OF NEW YORK DOWNSTATE MEDICAL CENTE	1,229	\$15,994,970	\$1,570,706
STATE UNIVERSITY OF NEW YORK INSTITUTE OF TECHNOLOGY	1,772	\$7,234,532	\$710,431
STATE UNIVERSITY OF NEW YORK UPSTATE MEDICAL UNIVERSIT	1,162	\$15,749,879	\$1,546,638
STATE UNIVERSITY OF NY COLLEGE OF ARTS & SCIENCES AT GE	3,793	\$17,109,390	\$1,680,142
STEUBEN-ALLEGHANY BOCES SCHOOL OF PRACTICAL NURSING	101	\$333,972	\$32,796
STUDIO JEWELERS	8	\$24,425	\$2,399
SUBURBAN TECHNICAL SCHOOL	553	\$1,439,697	\$141,378
SUFFOLK COUNTY COMMUNITY COLLEGE	3,067	\$7,753,349	\$761,379
SULLIVAN COUNTY BOARD OF COOPERATIVE EDUCATIONAL SER	38	\$124,758	\$12,251
SULLIVAN COUNTY COMMUNITY COLLEGE - SUNY OFFICE OF COI	579	\$1,262,301	\$123,958
SUNBRIDGE COLLEGE	33	\$252,050	\$24,751
SUNY COLLEGE AT BROCKPORT	7,743	\$27,711,270	\$2,721,247
SUNY COLLEGE AT BUFFALO	8,348	\$31,703,446	\$3,113,278
SUNY COLLEGE AT CORTLAND	6,999	\$31,531,800	\$3,096,423
SUNY COLLEGE AT FREDONIA	4,116	\$18,206,880	\$1,787,916
SUNY COLLEGE AT OLD WESTBURY	1,852	\$7,663,697	\$752,575
SUNY COLLEGE AT ONEONTA	6,636	\$35,496,630	\$3,485,769
SUNY COLLEGE AT OSWEGO	7,494	\$35,320,410	\$3,468,464
SUNY COLLEGE AT PURCHASE	2,391	\$10,470,450	\$1,028,198
SUNY COLLEGE OF AGRICULTURE & TECHNOLOGY AT COBLESKIL	2,232	\$8,147,380	\$800,073
SUNY COLLEGE OF AGRICULTURE & TECHNOLOGY AT MORRIS	4,287	\$12,738,140	\$1,250,885
SUNY COLLEGE OF ENVIRONMENT SCIENCE & FORESTRY	1,343	\$6,029,191	\$592,067
SUNY COLLEGE OF OPTOMETRY	228	\$2,861,880	\$281,037

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
SUNY COLLEGE OF TECHNOLOGY AT ALFRED	3,490	\$12,726,970	\$1,249,788
SUNY COLLEGE OF TECHNOLOGY AT CANTON	2,475	\$6,974,651	\$684,911
SUNY COLLEGE OF TECHNOLOGY AT DELHI	2,553	\$9,562,000	\$938,988
SUNY EMPIRE STATE COLLEGE	5,467	\$19,015,360	\$1,867,308
SUNY FULTON-MONTGOMERY COMMUNITY COLLEGE	785	\$1,929,663	\$189,493
SUNY HEALTH SCIENCE CENTER STONY BROOK	1	\$5,000	\$491
SUNY MARITIME COLLEGE	688	\$3,550,190	\$348,629
SUNY ULSTER COUNTY COMMUNITY COLLEGE	698	\$1,431,282	\$140,552
SUNY WESTCHESTER COMMUNITY COLLEGE	582	\$1,431,422	\$140,566
SWEDISH INSTITUTE	820	\$3,228,480	\$317,037
SYRACUSE CENTRAL TECHNICAL VOCATIONAL CENTER	106	\$248,681	\$24,420
SYRACUSE UNIVERSITY	10,260	\$74,378,700	\$7,303,988
TEACHERS COLLEGE, COLUMBIA UNIVERSITY	3,223	\$29,341,560	\$2,881,341
TECHNICAL CAREER INSTITUTES	3,331	\$9,873,072	\$969,536
TOMPKINS CORTLAND COMMUNITY COLLEGE	1,509	\$3,959,769	\$388,849
TORAH TEMIMAH TALMUDICAL SEMINARY	4	\$17,125	\$1,682
TOURO COLLEGE	4,322	\$36,655,589	\$3,599,579
TRIPLE CITIES SCHOOL OF BEAUTY CULTURE	35	\$102,450	\$10,061
TRI-STATE COLLEGE OF ACUPUNCTURE	166	\$1,083,906	\$106,440
TROCAIRE COLLEGE	1,031	\$3,581,862	\$351,739
TROY SCHOOL OF BEAUTY CULTURE	44	\$111,775	\$10,976
ULSTER COUNTY BOCES SCHOOL OF PRACTICAL NURSING	137	\$409,074	\$40,171
ULTRASOUND DIAGNOSTIC SCHOOL	1,438	\$4,826,366	\$473,949
UNIFICATION THEOLOGICAL SEMINARY	1	\$2,833	\$278
UNION COLLEGE	1,384	\$8,223,860	\$807,583
UNION THEOLOGICAL SEMINARY	256	\$2,046,569	\$200,973
UNITED STATES MERCHANT MARINE ACADEMY	274	\$919,201	\$90,266
UNIVERSITY OF ROCHESTER	4,556	\$34,069,100	\$3,345,586
UTICA COLLEGE	2,798	\$12,000,338	\$1,178,433
UTICA SCHOOL OF COMMERCE	651	\$2,081,479	\$204,401
VASSAR COLLEGE	1,501	\$7,699,420	\$756,083
VEEB NASSAU COUNTY SCHOOL OF PRACTICAL NURSING	229	\$722,394	\$70,939
VILLA MARIA COLLEGE OF BUFFALO	536	\$1,788,308	\$175,612
WADHAMS HALL	12	\$34,825	\$3,420
WAGNER COLLEGE	1,990	\$12,641,100	\$1,241,356
WASHINGTON SARATOGA WARREN HAMILTON ESSEX BOCES	220	\$561,683	\$55,157
WAYNE - FINGER LAKES BOCES	162	\$478,845	\$47,023
WEBB INSTITUTE	4	\$20,500	\$2,013
WELLS COLLEGE	461	\$2,028,005	\$199,150
WESTCHESTER BUSINESS INSTITUTE	1,792	\$7,144,690	\$701,609
WESTERN SUFFOLK BOCES	110	\$318,492	\$31,276
WILLSEY INSTITUTE	67	\$157,046	\$15,422
WOOD TOBE - COBURN SCHOOL	731	\$3,045,950	\$299,112
WORD OF LIFE BIBLE INSTITUTE	527	\$1,691,982	\$166,153
YESHIVA UNIVERSITY	3,924	\$35,888,150	\$3,524,216
YESHIVATH VIZNITZ	21	\$166,500	\$16,350
Federal Savings Because of Direct Loan Participation		\$951,692,315	\$93,456,185
Lost Federal Savings Because of FFEL Participation		\$2,563,782,664	\$251,763,458
Total Potential Federal Savings with 100% Direct Loan Participation		\$3,515,474,979	\$345,219,643

Institution of Higher Education

Student
Borrowers

Loan Volume (2001-
2002)

Savings

North Carolina Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001- 2002)	Savings
APPALACHIAN STATE UNIVERSITY	8,050	\$34,810,000	\$3,418,342
ART INSTITUTE OF CHARLOTTE (THE)	978	\$4,648,980	\$456,530
ASHEVILLE BUNCOMBE TECHNICAL COMMUNITY COLLEGE	338	\$863,820	\$84,827
BARBER - SCOTIA COLLEGE	605	\$2,243,453	\$220,307
BARTON COLLEGE	1,224	\$5,965,750	\$585,837
BEAUFORT COUNTY COMMUNITY COLLEGE	42	\$113,759	\$11,171
BELMONT ABBEY COLLEGE	845	\$3,732,471	\$366,529
BENNETT COLLEGE	806	\$3,407,500	\$334,617
BLADEN COMMUNITY COLLEGE	111	\$304,983	\$29,949
BLUE RIDGE COMMUNITY COLLEGE	8	\$20,211	\$1,985
BREVARD COLLEGE	549	\$2,261,539	\$222,083
BROOKSTONE COLLEGE OF BUSINESS	1,030	\$2,784,744	\$273,462
CABARRUS COLLEGE OF HEALTH SCIENCES	162	\$576,288	\$56,591
CALDWELL COMMUNITY COLLEGE & TECHNICAL INSTITUTE	264	\$678,326	\$66,612
CAMPBELL UNIVERSITY	3,541	\$20,053,860	\$1,969,289
CAPE FEAR COMMUNITY COLLEGE	453	\$1,143,869	\$112,328
CAROLINA BEAUTY COLLEGE	684	\$1,712,967	\$168,213
CARTERET COMMUNITY COLLEGE	51	\$106,053	\$10,414
CATAWBA COLLEGE	1,634	\$6,233,560	\$612,136
CATAWBA VALLEY COMMUNITY COLLEGE	73	\$152,952	\$15,020
CHARLOTTE MECKLENBURG HOSPITAL AUTHORITY	253	\$670,632	\$65,856
CHEVEUX SCHOOL OF HAIR DESIGN	6	\$14,450	\$1,419
CHOWAN COLLEGE	1,091	\$5,387,930	\$529,095
COSMETOLOGY INSTITUTE OF BEAUTY ARTS & SCIENCES (TH	64	\$190,197	\$18,677
CRAVEN COMMUNITY COLLEGE	110	\$312,982	\$30,735
DAVIDSON COLLEGE	609	\$3,400,413	\$333,921
DAVIDSON COUNTY COMMUNITY COLLEGE	103	\$223,885	\$21,986
DUKE UNIVERSITY	6,557	\$58,178,880	\$5,713,166
EAST CAROLINA UNIVERSITY	13,870	\$66,269,410	\$6,507,656
EDGECOMBE COMMUNITY COLLEGE	45	\$106,874	\$10,495
ELIZABETH CITY STATE UNIVERSITY	1,576	\$4,489,036	\$440,823
ELON UNIVERSITY	1,816	\$9,652,940	\$947,919
EMPIRE BEAUTY SCHOOL	40	\$85,518	\$8,398
FAYETTEVILLE STATE UNIVERSITY	3,278	\$11,440,770	\$1,123,484
FAYETTEVILLE TECHNICAL COMMUNITY COLLEGE	991	\$1,926,040	\$189,137
GARDNER - WEBB UNIVERSITY	2,751	\$10,949,850	\$1,075,275
GASTON COLLEGE	352	\$893,576	\$87,749
GREENSBORO COLLEGE	1,045	\$4,791,560	\$470,531
GUILFORD COLLEGE	937	\$4,661,584	\$457,768
GUILFORD TECHNICAL COMMUNITY COLLEGE	589	\$1,434,804	\$140,898
HALIFAX COMMUNITY COLLEGE	19	\$43,686	\$4,290
HAYWOOD COMMUNITY COLLEGE	143	\$380,886	\$37,403
HERITAGE BIBLE COLLEGE	37	\$136,040	\$13,359
HIGH POINT UNIVERSITY	3,708	\$15,269,554	\$1,499,470
JAMES SPRUNT COMMUNITY COLLEGE	50	\$108,411	\$10,646
JOHN WESLEY COLLEGE	154	\$613,587	\$60,254
JOHNSON C SMITH UNIVERSITY	2,814	\$14,136,547	\$1,388,209
JOHNSTON COMMUNITY COLLEGE	79	\$211,414	\$20,761

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
KING'S COLLEGE	742	\$4,449,834	\$436,974
LEES-MCRAE COLLEGE	712	\$3,202,494	\$314,485
LENOIR COMMUNITY COLLEGE	102	\$245,167	\$24,075
LENOIR-RHYNE COLLEGE	1,368	\$6,710,850	\$659,005
LIVINGSTONE COLLEGE	1,515	\$6,263,817	\$615,107
LOUISBURG COLLEGE	539	\$1,959,185	\$192,392
MARS HILL COLLEGE	1,203	\$4,790,920	\$470,468
MARTIN COMMUNITY COLLEGE	309	\$813,314	\$79,867
MAYLAND COMMUNITY COLLEGE	13	\$31,562	\$3,099
MEDICAL ARTS MASSAGE SCHOOL	50	\$154,582	\$15,180
MERCY SCHOOL OF NURSING	161	\$596,750	\$58,601
MEREDITH COLLEGE	1,991	\$11,197,090	\$1,099,554
METHODIST COLLEGE	2,175	\$9,805,560	\$962,906
MITCHELL'S HAIR STYLING ACADEMY	73	\$204,972	\$20,128
MITCHELL'S HAIR STYLING ACADEMY	2	\$4,566	\$448
MITCHELL'S HAIRSTYLING ACADEMY	2	\$2,550	\$250
MITCHELL'S HAIRSTYLING ACADEMY	1	\$1,015	\$100
MONTREAT COLLEGE	1,059	\$4,195,734	\$412,021
MOUNT OLIVE COLLEGE	1,144	\$3,411,863	\$335,045
NORTH CAROLINA AGRICULTURAL & TECHNICAL STATE UNIV	7,380	\$26,978,570	\$2,649,296
NORTH CAROLINA CENTRAL UNIVERSITY	6,920	\$31,146,733	\$3,058,609
NORTH CAROLINA SCHOOL OF THE ARTS	637	\$2,844,004	\$279,281
NORTH CAROLINA STATE UNIVERSITY	14,449	\$62,131,890	\$6,101,352
NORTH CAROLINA WESLEYAN COLLEGE	1,616	\$6,442,523	\$632,656
PEACE COLLEGE	528	\$2,590,718	\$254,409
PFEIFFER UNIVERSITY	1,471	\$5,712,948	\$561,011
PIEDMONT BAPTIST COLLEGE	137	\$469,922	\$46,146
PITT COMMUNITY COLLEGE	319	\$836,767	\$82,171
PRESBYTERIAN HOSPITAL SCHOOL OF NURSING	148	\$404,101	\$39,683
QUEENS UNIVERSITY OF CHARLOTTE	1,130	\$5,262,197	\$516,748
ROANOKE BIBLE COLLEGE	181	\$636,461	\$62,500
ROANOKE CHOWAN COMMUNITY COLLEGE	137	\$321,529	\$31,574
ROBESON COMMUNITY COLLEGE	17	\$37,250	\$3,658
ROCKINGHAM COMMUNITY COLLEGE	60	\$211,561	\$20,775
SAINT ANDREWS PRESBYTERIAN COLLEGE	722	\$3,788,997	\$372,080
SAINT AUGUSTINES COLLEGE	1,816	\$6,390,268	\$627,524
SALEM COLLEGE	565	\$2,199,840	\$216,024
SANDHILLS COMMUNITY COLLEGE	121	\$313,401	\$30,776
SCHOOL OF COMMUNICATION ARTS OF NORTH CAROLINA	588	\$2,716,527	\$266,763
SHAW UNIVERSITY	3,458	\$12,608,734	\$1,238,178
SOUTH COLLEGE	452	\$1,651,673	\$162,194
SOUTHEASTERN COMMUNITY COLLEGE	56	\$117,644	\$11,553
SOUTHWESTERN COMMUNITY COLLEGE	316	\$824,780	\$80,993
SURRY COMMUNITY COLLEGE	18	\$36,774	\$3,611
UNIVERSITY OF NORTH CAROLINA - CHAPEL HILL	12,664	\$99,516,960	\$9,772,565
UNIVERSITY OF NORTH CAROLINA - CHARLOTTE	10,974	\$54,616,200	\$5,363,311
UNIVERSITY OF NORTH CAROLINA - GREENSBORO	8,946	\$43,531,780	\$4,274,821
UNIVERSITY OF NORTH CAROLINA AT ASHEVILLE	1,776	\$6,130,265	\$601,992
UNIVERSITY OF NORTH CAROLINA AT PEMBROKE	2,904	\$12,258,547	\$1,203,789
UNIVERSITY OF NORTH CAROLINA AT WILMINGTON (THE)	7,459	\$31,213,010	\$3,065,118
VANCE - GRANVILLE COMMUNITY COLLEGE	85	\$225,398	\$22,134
WAKE FOREST UNIVERSITY	4,188	\$41,910,050	\$4,115,567
WAKE TECHNICAL COMMUNITY COLLEGE	849	\$2,232,699	\$219,251
WARREN WILSON COLLEGE	652	\$2,969,976	\$291,652
WATTS SCHOOL OF NURSING	47	\$136,778	\$13,432

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
WAYNE COMMUNITY COLLEGE	115	\$289,501	\$28,429
WESTERN CAROLINA UNIVERSITY	4,263	\$14,720,070	\$1,445,511
WESTERN PIEDMONT COMMUNITY COLLEGE	87	\$191,195	\$18,775
WILKES COMMUNITY COLLEGE	24	\$50,345	\$4,944
WILSON TECHNICAL COMMUNITY COLLEGE	59	\$109,955	\$10,798
WINGATE UNIVERSITY	1,001	\$4,458,670	\$437,841
WINSTON - SALEM BARBER SCHOOL	12	\$44,625	\$4,382
WINSTON - SALEM STATE UNIVERSITY	2,140	\$7,739,999	\$760,068
Federal Savings Because of Direct Loan Participation		\$197,915,813	\$19,435,333
Lost Federal Savings Because of FFEL Participation		\$666,944,388	\$65,493,939
Total Potential Federal Savings with 100% Direct Loan Participation		\$864,860,201	\$84,929,272

North Dakota Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AAKER'S BUSINESS COLLEGE	691	\$2,506,892	\$246,177
BISMARCK STATE COLLEGE	2,602	\$6,655,932	\$653,613
CANKDESKA CIKANA (LITTLE HOOP) COMMUNITY COLLEGE	4	\$14,180	\$1,392
DICKINSON STATE UNIVERSITY	1,670	\$4,869,377	\$478,173
HEADQUARTERS ACADEMY OF HAIR DESIGN	119	\$429,296	\$42,157
JAMESTOWN COLLEGE	1,228	\$3,957,507	\$388,627
JOSEFS SCHOOL OF HAIR DESIGN	110	\$410,684	\$40,329
JOSEF'S SCHOOL OF HAIR DESIGN	75	\$245,875	\$24,145
LAKE REGION STATE COLLEGE	405	\$968,319	\$95,089
MAYVILLE STATE UNIVERSITY	698	\$2,343,545	\$230,136
MEDCENTER ONE COLLEGE OF NURSING	99	\$355,919	\$34,951
MINOT STATE UNIVERSITY	2,922	\$9,298,366	\$913,100
MINOT STATE UNIVERSITY - BOTTINEAU	322	\$807,799	\$79,326
MOLER BARBER COLLEGE OF HAIR STYLING	21	\$60,348	\$5,926
NORTH DAKOTA STATE COLLEGE OF SCIENCE	2,335	\$6,542,115	\$642,436
NORTH DAKOTA STATE UNIVERSITY - MAIN CAMPUS - FARGO	8,347	\$29,139,607	\$2,861,509
R D HAIRSTYLING COLLEGE	101	\$445,699	\$43,768
TRINITY BIBLE COLLEGE	471	\$1,808,827	\$177,627
UNIVERSITY OF MARY	2,694	\$10,956,287	\$1,075,907
UNIVERSITY OF NORTH DAKOTA	10,707	\$46,504,430	\$4,566,735
VALLEY CITY STATE UNIVERSITY	698	\$2,358,418	\$231,597
WILLISTON STATE COLLEGE	491	\$1,235,534	\$121,329
Federal Savings Because of Direct Loan Participation		\$429,296	\$42,157
Lost Federal Savings Because of FFEL Participation		\$131,485,660	\$12,911,892
Total Potential Federal Savings with 100% Direct Loan Participation		\$131,914,956	\$12,954,049

Institution of Higher Education

Student
Borrowers

Loan Volume (2001-
2002)

Savings

Ohio Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001- 2002)	Savings
ACADEMY OF COURT REPORTING	3,168	\$10,664,337	\$1,047,238
ADULT CENTER FOR EDUCATION	103	\$296,862	\$29,152
AEC SOUTHERN OHIO COLLEGE	5,080	\$15,459,823	\$1,518,155
AEC SOUTHERN OHIO COLLEGE	681	\$2,355,662	\$231,326
AKRON INSTITUTE	451	\$1,151,460	\$113,073
AKRON MACHINING INSTITUTE	203	\$490,382	\$48,156
AKRON SCHOOL OF PRACTICAL NURSING	81	\$162,919	\$15,999
ALLEGHENY WESLEYAN COLLEGE	13	\$30,478	\$2,993
ALLIANCE HIGH SCHOOL COMMUNITY SERVICES DIVISION	10	\$18,770	\$1,843
AMERICAN INSTITUTE OF ALTERNATIVE MEDICINE	49	\$156,337	\$15,352
AMERICAN SCHOOL OF TECHNOLOGY	927	\$1,886,349	\$185,239
ANTIOCH COLLEGE	4,404	\$38,514,855	\$3,782,159
ANTONELLI COLLEGE	2,183	\$8,588,527	\$843,393
ART ACADEMY OF CINCINNATI	227	\$1,191,973	\$117,052
ART INSTITUTE OF CINCINNATI (THE)	87	\$376,825	\$37,004
ASHLAND UNIVERSITY	4,445	\$20,560,410	\$2,019,032
ASHTABULA COUNTY JOINT VOCATIONAL SCHOOL ADULT EDUC	73	\$183,190	\$17,989
ATS INSTITUTE OF TECHNOLOGY	3	\$8,250	\$810
AULTMAN HOSPITAL SCHOOL OF NURSE ANESTHESIS	2	\$13,250	\$1,301
AULTMAN HOSPITAL SCHOOL OF NURSING	189	\$627,335	\$61,604
BALDWIN/WALLACE COLLEGE	3,230	\$17,553,310	\$1,723,735
BELMONT TECHNICAL COLLEGE	470	\$1,037,991	\$101,931
BLUFFTON COLLEGE	1,015	\$4,927,220	\$483,853
BOHECKERS BUSINESS COLLEGE	367	\$1,003,732	\$98,566
BOWLING GREEN STATE UNIVERSITY	14,302	\$62,384,300	\$6,126,138
BRADFORD SCHOOL	453	\$2,736,646	\$268,739
BROWN AVEDA INSTITUTE	8	\$19,792	\$1,944
BRYANT & STRATTON COLLEGE	92	\$307,632	\$30,209
BRYANT & STRATTON COLLEGE	646	\$1,897,001	\$186,285
CAPITAL UNIVERSITY	4,129	\$28,783,030	\$2,826,494
CASE WESTERN RESERVE UNIVERSITY	5,726	\$51,058,640	\$5,013,958
CEDARVILLE UNIVERSITY	2,281	\$14,296,450	\$1,403,911
CENTRAL OHIO TECHNICAL COLLEGE	1,455	\$3,846,453	\$377,722
CENTRAL SCHOOL OF PRACTICAL NURSING	31	\$69,357	\$6,811
CENTRAL STATE UNIVERSITY	1,540	\$5,437,918	\$534,004
CENTURY SCHOOL OF COSMETOLOGY	30	\$74,706	\$7,336
CHATFIELD COLLEGE	96	\$193,801	\$19,031
CHOFFIN CAREER CENTER	77	\$195,187	\$19,167
CHRIST HOSPITAL SCHOOL OF NURSING	194	\$653,557	\$64,179
CIMS COLLEGE	61	\$283,037	\$27,794
CINCINNATI BIBLE COLLEGE AND SEMINARY	622	\$2,598,546	\$255,177
CINCINNATI COLLEGE OF MORTUARY SCIENCE	169	\$897,251	\$88,110
CINCINNATI STATE TECHNICAL & COMMUNITY COLLEGE	5,739	\$12,616,296	\$1,238,920
CIRCLEVILLE BIBLE COLLEGE	269	\$925,132	\$90,848
CLARK STATE COMMUNITY COLLEGE	1,187	\$3,102,040	\$304,620
CLEVELAND INSTITUTE OF ART (THE)	624	\$3,602,394	\$353,755
CLEVELAND INSTITUTE OF DENTAL - MEDICAL ASSISTANTS	1,020	\$2,269,685	\$222,883

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CLEVELAND INSTITUTE OF MUSIC (THE)	295	\$1,779,536	\$174,750
CLEVELAND STATE UNIVERSITY	10,102	\$48,708,910	\$4,783,215
COLLEGE OF ART ADVERTISING	74	\$282,652	\$27,756
COLLEGE OF MOUNT SAINT JOSEPH	2,004	\$10,371,364	\$1,018,468
COLLEGE OF WOOSTER (THE)	1,251	\$5,103,692	\$501,183
COLUMBUS COLLEGE OF ART & DESIGN	1,728	\$11,671,410	\$1,146,132
COLUMBUS STATE COMMUNITY COLLEGE	9,900	\$29,041,062	\$2,851,832
COMMUNITY EDUCATIONAL SERVICES	52	\$131,550	\$12,918
COMMUNITY HOSPITAL OF SPRINGFIELD SCHOOL OF NURSING	67	\$197,068	\$19,352
CREATIVE IMAGES- A CERTIFIED MATRIX DESIGN ACADEMY	85	\$201,405	\$19,778
CUYAHOGA COMMUNITY COLLEGE	1,658	\$3,705,029	\$363,834
D. RUSSELL LEE CAREER CENTER	262	\$801,576	\$78,715
DAVID N MYERS UNIVERSITY	1,122	\$4,807,469	\$472,093
DAVIS COLLEGE	840	\$2,900,297	\$284,809
DEFIANCE COLLEGE	959	\$4,453,913	\$437,374
DENISON UNIVERSITY	1,236	\$5,613,610	\$551,257
DEVRY INSTITUTE OF TECHNOLOGY	11,394	\$56,863,470	\$5,583,993
EASTERN HILLS ACADEMY OF HAIR DESIGN	38	\$98,355	\$9,658
EASTLAND VOCATIONAL SCHOOL DISTRICT	52	\$77,855	\$7,645
EDISON STATE COMMUNITY COLLEGE	553	\$1,483,201	\$145,650
EDUCATION AMERICA - REMINGTON COLLEGE, CLEVELAND	1,868	\$6,263,119	\$615,038
EHOVE CAREER CENTER	313	\$818,002	\$80,328
ETI TECHNICAL COLLEGE	613	\$1,365,815	\$134,123
ETI TECHNICAL COLLEGE OF NILES	276	\$594,729	\$58,402
FAIRVIEW ACADEMY	3	\$6,250	\$614
FIRELANDS REGIONAL MEDICAL CENTER	85	\$379,646	\$37,281
FRANCISCAN UNIVERSITY OF STEUBENVILLE	1,937	\$12,004,310	\$1,178,823
FRANKLIN UNIVERSITY	2,537	\$13,654,375	\$1,340,860
GALLIA JACKSON VINTON JOINT SCHOOL ADULT EDUCATION	76	\$194,096	\$19,060
GALLIPOLIS CAREER COLLEGE	306	\$948,437	\$93,137
GERBER AKRON BEAUTY SCHOOL	25	\$65,448	\$6,427
GOD'S BIBLE SCHOOL & COLLEGE	59	\$174,538	\$17,140
GOOD SAMARITAN COLLEGE OF NURSING AND HEALTH SCIENCE	404	\$1,222,157	\$120,016
GREAT OAKS INSTITUTE OF TECHNOLOGY & CAREER DEVELOPMI	502	\$1,527,555	\$150,006
GREENE COUNTY CAREER CENTER	15	\$32,425	\$3,184
HAIR ACADEMY	36	\$89,476	\$8,787
HANNAH E MULLINS SCHOOL OF PRACTICAL NURSING	62	\$178,385	\$17,517
HEBREW UNION COLLEGE - JEWISH INSTITUTE OF RELIGION	206	\$1,743,333	\$171,195
HEIDELBERG COLLEGE	1,265	\$5,862,075	\$575,656
HIRAM COLLEGE	1,080	\$5,363,264	\$526,673
HOBART INSTITUTE OF WELDING TECHNOLOGY	163	\$743,597	\$73,021
HOCKING TECHNICAL COLLEGE	3,131	\$7,590,507	\$745,388
INSTITUTE OF MEDICAL & DENTAL TECHNOLOGY	231	\$591,913	\$58,126
INTERNATIONAL ACADEMY OF HAIR DESIGN	50	\$108,838	\$10,688
INTERNATIONAL COLLEGE OF BROADCASTING	183	\$630,889	\$61,953
ITT TECHNICAL INSTITUTE	2,577	\$11,309,520	\$1,110,595
ITT TECHNICAL INSTITUTE	3,354	\$14,293,870	\$1,403,658
JAMES A. RHODES STATE COLLEGE	1,956	\$4,950,990	\$486,187
JOHN CARROLL UNIVERSITY	3,658	\$17,590,850	\$1,727,421
KENT STATE UNIVERSITY	24,105	\$93,775,600	\$9,208,764
KENYON COLLEGE	684	\$4,231,560	\$415,539
KETTERING COLLEGE OF MEDICAL ARTS	682	\$3,296,038	\$323,671
KNOX COUNTY CAREER CENTER	87	\$243,641	\$23,926
LAKE ERIE COLLEGE	717	\$2,888,015	\$283,603
LAKELAND COMMUNITY COLLEGE	687	\$1,503,930	\$147,686

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
LAWRENCE COUNTY VOCATIONAL SCHOOL DISTRICT - COLLINS	128	\$301,472	\$29,605
LORAIN COUNTY COMMUNITY COLLEGE	1,217	\$3,070,940	\$301,566
LOURDES COLLEGE	1,392	\$6,676,746	\$655,656
MAHONING COUNTY CAREER AND TECHNICAL CENTER	7	\$10,600	\$1,041
MALONE COLLEGE	1,766	\$8,153,910	\$800,714
MARIETTA COLLEGE	1,104	\$4,687,853	\$460,347
MARION TECHNICAL COLLEGE	393	\$890,985	\$87,495
MEDCENTRAL COLLEGE OF NURSING	27	\$91,382	\$8,974
MEDICAL COLLEGE OF OHIO - TOLEDO	1,093	\$15,051,050	\$1,478,013
MEDINA COUNTY JOINT VOCATIONAL SCHOOL	29	\$69,137	\$6,789
MERCY COLLEGE OF NORTHWEST OHIO	288	\$986,344	\$96,859
METHODIST THEOLOGICAL SCHOOL	171	\$1,271,083	\$124,820
MIAMI - JACOBS COLLEGE	711	\$2,368,900	\$232,626
MIAMI UNIVERSITY	11,260	\$44,840,920	\$4,403,378
MIAMI VALLEY CAREER TECHNOLOGY CENTER	252	\$813,021	\$79,839
MOLER - PICKENS BEAUTY COLLEGE	30	\$77,786	\$7,639
MOLER HOLLYWOOD BEAUTY COLLEGE	24	\$51,931	\$5,100
MOUNT CARMEL COLLEGE OF NURSING	383	\$2,180,608	\$214,136
MOUNT UNION COLLEGE	2,114	\$8,843,420	\$868,424
MOUNT VERNON NAZARENE UNIVERSITY	2,378	\$9,655,620	\$948,182
MUSKINGUM AREA TECHNICAL COLLEGE	963	\$2,116,213	\$207,812
MUSKINGUM COLLEGE	1,463	\$5,309,684	\$521,411
NATIONAL INSTITUTE OF TECHNOLOGY	938	\$2,245,776	\$220,535
NATIONWIDE BEAUTY ACADEMY	115	\$305,900	\$30,039
NORTH ADULT EDUCATION CENTER	216	\$677,729	\$66,553
NORTH CENTRAL STATE COLLEGE	1,020	\$2,275,984	\$223,502
NORTHEASTERN OHIO UNIVERSITIES COLLEGE OF MEDICINE	616	\$7,576,670	\$744,029
NORTHWEST STATE COMMUNITY COLLEGE	838	\$2,178,691	\$213,947
NOTRE DAME COLLEGE OF OHIO	789	\$4,279,987	\$420,295
OBERLIN COLLEGE	1,848	\$8,146,070	\$799,944
OHIO BUSINESS COLLEGE	485	\$1,290,525	\$126,730
OHIO CENTER FOR BROADCASTING	266	\$1,036,929	\$101,826
OHIO CENTER FOR BROADCASTING	237	\$803,489	\$78,903
OHIO COLLEGE OF MASSOTHERAPY	355	\$882,216	\$86,634
OHIO COLLEGE OF PODIATRIC MEDICINE	414	\$7,005,700	\$687,960
OHIO DOMINICAN UNIVERSITY	2,855	\$15,334,743	\$1,505,872
OHIO HI-POINT CAREER CENTER	39	\$111,036	\$10,904
OHIO INSTITUTE OF HEALTH CAREERS	377	\$1,018,614	\$100,028
OHIO INSTITUTE OF PHOTOGRAPHY & TECHNOLOGY	1,114	\$4,216,140	\$414,025
OHIO NORTHERN UNIVERSITY	3,854	\$24,452,720	\$2,401,257
OHIO STATE BEAUTY ACADEMY	10	\$29,126	\$2,860
OHIO STATE SCHOOL OF COSMETOLOGY	50	\$106,648	\$10,473
OHIO STATE SCHOOL OF COSMETOLOGY	30	\$75,475	\$7,412
OHIO STATE SCHOOL OF COSMETOLOGY	42	\$104,212	\$10,234
OHIO STATE SCHOOL OF COSMETOLOGY	73	\$175,370	\$17,221
OHIO STATE UNIVERSITY (THE)	36,230	\$206,053,800	\$20,234,483
OHIO TECHNICAL COLLEGE	530	\$2,013,213	\$197,698
OHIO UNIVERSITY	20,840	\$99,821,210	\$9,802,443
OHIO VALLEY COLLEGE OF TECHNOLOGY	195	\$497,924	\$48,896
OHIO WESLEYAN UNIVERSITY	1,589	\$7,234,030	\$710,382
OTTERBEIN COLLEGE	2,505	\$12,691,880	\$1,246,343
OWENS STATE COMMUNITY COLLEGE	7,105	\$19,435,789	\$1,908,594
PARAMOUNT BEAUTY ACADEMY	53	\$176,930	\$17,375
PARMA SCHOOL OF PRACTICAL NURSING AT CUYAHOGA VALLEY	48	\$146,226	\$14,359
PAYNE THEOLOGICAL SEMINARY	36	\$239,042	\$23,474

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
PICKAWAY ROSS COUNTY JOINT VOCATIONAL SCHOOL DISTRICT	101	\$241,593	\$23,724
PONTIFICAL COLLEGE JOSEPHINUM	18	\$86,281	\$8,473
PORTAGE LAKES CAREER CENTER	124	\$378,000	\$37,120
PROFESSIONAL SKILLS INSTITUTE	389	\$1,130,781	\$111,043
RABBINICAL COLLEGE OF TELSHE	2	\$6,625	\$651
RETS TECH CENTER	1,224	\$3,865,667	\$379,608
RIGGS LEMAR BEAUTY COLLEGE	38	\$88,375	\$8,678
SANDUSKY ADULT EDUCATION	46	\$151,275	\$14,855
SCHOOL OF ADVERTISING ART	117	\$783,281	\$76,918
SCHOOL OF DIAGNOSTIC IMAGING-CLEVELAND CLINIC HEALTH S	3	\$9,250	\$908
SCIOTO COUNTY JOINT VOCATIONAL SCHOOL	224	\$588,066	\$57,748
SHAWNEE STATE UNIVERSITY	2,524	\$8,214,004	\$806,615
SINCLAIR COMMUNITY COLLEGE	3,141	\$6,133,468	\$602,307
SOUTHEASTERN BUSINESS COLLEGE	635	\$1,199,177	\$117,759
SOUTHERN STATE COMMUNITY COLLEGE	1,302	\$2,783,694	\$273,359
SOUTHWESTERN COLLEGE OF BUSINESS	33	\$79,190	\$7,776
SPA SCHOOL (THE)	122	\$300,166	\$29,476
SPRINGFIELD CLARK COUNTY JOINT VOCATIONAL SCHOOL	2	\$3,056	\$300
STARK STATE COLLEGE OF TECHNOLOGY	1,760	\$4,679,334	\$459,511
STAUTZENBERGER COLLEGE	1,253	\$4,869,606	\$478,195
TDDS TECHNICAL INSTITUTE	380	\$989,524	\$97,171
TECHNOLOGY EDUCATION COLLEGE	525	\$2,100,204	\$206,240
TERRA STATE COMMUNITY COLLEGE	690	\$1,518,316	\$149,099
TIFFIN ACADEMY OF HAIR DESIGN	49	\$118,979	\$11,684
TIFFIN UNIVERSITY	1,522	\$6,889,773	\$676,576
TOLEDO SCHOOL OF PRACTICAL NURSING - WOODWARD	125	\$333,950	\$32,794
TOTAL TECHNICAL INSTITUTE	242	\$611,887	\$60,087
TRINITY HEALTH SYSTEM SCHOOL OF NURSING	93	\$386,390	\$37,943
TRINITY LUTHERAN SEMINARY	73	\$467,142	\$45,873
TRI-RIVERS CAREER CENTER	46	\$120,207	\$11,804
TRI-STATE SEMI DRIVER TRAINING	211	\$465,325	\$45,695
TRUMBULL BUSINESS COLLEGE	191	\$562,681	\$55,255
TRUMBULL CAREER AND TECHNICAL CENTER - ADULT FULL SER	36	\$72,218	\$7,092
UNION INSTITUTE & UNIVERSITY	3,358	\$22,165,670	\$2,176,669
UNITED THEOLOGICAL SEMINARY	123	\$912,932	\$89,650
UNIVERSITY OF AKRON (THE)	18,349	\$80,092,570	\$7,865,090
UNIVERSITY OF CINCINNATI	21,828	\$111,050,400	\$10,905,149
UNIVERSITY OF DAYTON	7,388	\$37,404,320	\$3,673,104
UNIVERSITY OF FINDLAY (THE)	2,921	\$13,892,690	\$1,364,262
UNIVERSITY OF NORTHWESTERN OHIO	2,999	\$12,618,500	\$1,239,137
UNIVERSITY OF RIO GRANDE	1,415	\$4,924,582	\$483,594
UNIVERSITY OF TOLEDO	15,460	\$66,018,580	\$6,483,025
UPPER VALLEY JOINT VOCATIONAL SCHOOL	102	\$295,235	\$28,992
URBANA UNIVERSITY	1,127	\$5,090,207	\$499,858
URSULINE COLLEGE	1,182	\$6,415,874	\$630,039
VALLEY BEAUTY SCHOOL	48	\$129,326	\$12,700
VIRGINIA MARTI COLLEGE OF FASHION & ART	320	\$1,372,955	\$134,824
WALSH UNIVERSITY	1,368	\$6,171,739	\$606,065
WASHINGTON STATE COMMUNITY COLLEGE	725	\$2,033,649	\$199,704
WAYNE COUNTY SCHOOLS CAREER CENTER	175	\$515,675	\$50,639
WEST SIDE INSTITUTE OF TECHNOLOGY	5	\$15,000	\$1,473
WESTERN HILLS SCHOOL OF BEAUTY & HAIR DESIGN	87	\$247,749	\$24,329
WILBERFORCE UNIVERSITY	1,494	\$5,278,836	\$518,382
WILLOUGHBY EASTLAKE SCHOOL OF PRACTICAL NURSING	63	\$185,313	\$18,198
WILMINGTON COLLEGE	1,658	\$6,914,680	\$679,022

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
WINEBRENNER THEOLOGICAL SEMINARY	27	\$222,666	\$21,866
WITTENBERG UNIVERSITY	2,193	\$11,631,770	\$1,142,240
WRIGHT STATE UNIVERSITY	9,905	\$55,770,740	\$5,476,687
XAVIER UNIVERSITY	3,857	\$23,133,040	\$2,271,665
YOUNGSTOWN COLLEGE OF MASSOTHERAPY (THE)	104	\$237,210	\$23,294
YOUNGSTOWN STATE UNIVERSITY	8,679	\$35,967,450	\$3,532,004
Federal Savings Because of Direct Loan Participation		\$730,055,532	\$71,691,453
Lost Federal Savings Because of FFEL Participation		\$1,111,080,425	\$109,108,098
Total Potential Federal Savings with 100% Direct Loan Participation		\$1,841,135,957	\$180,799,551

Oklahoma Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AMERICAN BEAUTY INSTITUTE	17	\$41,782	\$4,103
AMERICAN BROADCASTING SCHOOL	431	\$1,280,499	\$125,745
AMERICAN CHRISTIAN COLLEGE AND SEMINARY	19	\$57,436	\$5,640
BACONE COLLEGE	1,166	\$3,614,378	\$354,932
BEAUTY TECHNICAL COLLEGE	11	\$24,500	\$2,406
BROKEN ARROW BEAUTY COLLEGE	109	\$285,601	\$28,046
CAMERON UNIVERSITY	1,924	\$5,251,605	\$515,708
CARL ALBERT STATE COLLEGE	361	\$877,415	\$86,162
CITY COLLEGE	428	\$1,463,705	\$143,736
CLAREMORE BEAUTY COLLEGE	11	\$21,792	\$2,140
COMMUNITY CARE COLLEGE	276	\$741,290	\$72,795
CONNORS STATE COLLEGE	414	\$829,691	\$81,476
DEMARGE COLLEGE	1,032	\$2,757,971	\$270,833
EAST CENTRAL UNIVERSITY	2,010	\$7,398,713	\$726,554
EASTERN OKLAHOMA STATE COLLEGE	419	\$874,342	\$85,860
ENID BEAUTY COLLEGE	33	\$67,864	\$6,664
FRANCIS TUTTLE TECHNOLOGY CENTER SCHOOL DISTRICT NO. 2	287	\$628,115	\$61,681
HILLSDALE FREE WILL BAPTIST COLLEGE	187	\$690,494	\$67,807
LANGSTON UNIVERSITY	3,409	\$12,506,021	\$1,228,091
METROPOLITAN COLLEGE	232	\$786,435	\$77,228
METROPOLITAN COLLEGE	350	\$1,051,882	\$103,295
METROTECHNOLOGY CENTERS SCHOOL DISTRICT #22	50	\$134,658	\$13,223
MID-AMERICA BIBLE COLLEGE	776	\$3,505,168	\$344,207
MOORE-NORMAN AREA VOCATIONAL-TECHNICAL SCHOOL DISTRICT	128	\$252,557	\$24,801
MURRAY STATE COLLEGE	1,162	\$2,625,336	\$257,808
NATIONAL EDUCATION CENTER - SPARTAN SCHOOL OF AERONAUTICS	4,027	\$23,510,110	\$2,308,693
NORTHEASTERN OKLAHOMA A & M COLLEGE	573	\$1,155,055	\$113,426
NORTHEASTERN STATE UNIVERSITY	6,450	\$25,356,884	\$2,490,046
NORTHERN OKLAHOMA COLLEGE	1,395	\$3,466,669	\$340,427
NORTHWESTERN OKLAHOMA STATE UNIVERSITY	902	\$2,386,203	\$234,325
OKLAHOMA BAPTIST UNIVERSITY	1,288	\$5,329,010	\$523,309
OKLAHOMA CHRISTIAN UNIVERSITY	2,558	\$11,498,150	\$1,129,118

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
OKLAHOMA CITY COMMUNITY COLLEGE	2,119	\$4,707,452	\$462,272
OKLAHOMA CITY UNIVERSITY	2,404	\$19,227,150	\$1,888,106
OKLAHOMA HEALTH ACADEMY	388	\$1,247,409	\$122,496
OKLAHOMA HEALTH ACADEMY	370	\$1,122,141	\$110,194
OKLAHOMA PANHANDLE STATE UNIVERSITY	632	\$1,998,441	\$196,247
OKLAHOMA SCHOOL OF PHOTOGRAPHY	125	\$351,100	\$34,478
OKLAHOMA STATE UNIVERSITY	13,961	\$60,007,100	\$5,892,697
OKLAHOMA STATE UNIVERSITY - OKLAHOMA CITY	2,730	\$6,960,231	\$683,495
OKLAHOMA STATE UNIVERSITY - OKMULGEE	1,325	\$3,738,870	\$367,157
OKLAHOMA STATE UNIVERSITY COLLEGE OF OSTEOPATHIC MED	543	\$10,816,360	\$1,062,167
OKLAHOMA WESLEYAN UNIVERSITY	852	\$3,140,493	\$308,396
ORAL ROBERTS UNIVERSITY	4,077	\$21,623,190	\$2,123,397
PHILLIPS THEOLOGICAL SEMINARY	69	\$519,948	\$51,059
PLATT COLLEGE	2,156	\$7,068,207	\$694,098
PLATT COLLEGE	417	\$1,216,272	\$119,438
PONCA CITY BEAUTY COLLEGE	5	\$12,916	\$1,268
POTEAU BEAUTY COLLEGE	67	\$166,254	\$16,326
PRYOR BEAUTY COLLEGE	12	\$24,666	\$2,422
REDLANDS COMMUNITY COLLEGE	349	\$731,915	\$71,874
ROGERS STATE UNIVERSITY	997	\$2,203,097	\$216,344
ROSE STATE COLLEGE	1,539	\$4,058,110	\$398,506
SAINT GREGORY'S UNIVERSITY	501	\$1,777,077	\$174,509
SAND SPRINGS BEAUTY COLLEGE	105	\$247,917	\$24,345
SCHOOL OF HAIR DESIGN	121	\$294,875	\$28,957
SEMINOLE STATE COLLEGE	487	\$1,016,245	\$99,795
SHAWNEE BEAUTY COLLEGE	32	\$73,147	\$7,183
SOUTHEASTERN OKLAHOMA STATE UNIVERSITY	1,920	\$7,169,105	\$704,006
SOUTHERN NAZARENE UNIVERSITY	2,951	\$13,863,670	\$1,361,412
SOUTHERN SCHOOL OF BEAUTY	109	\$333,130	\$32,713
SOUTHWESTERN CHRISTIAN UNIVERSITY	204	\$777,506	\$76,351
SOUTHWESTERN OKLAHOMA STATE UNIVERSITY	3,538	\$13,497,786	\$1,325,483
STILLWATER BEAUTY ACADEMY	92	\$260,779	\$25,608
TECHNICAL INSTITUTE OF COSMETOLOGY ARTS & SCIENCES	27	\$68,298	\$6,707
TULSA COMMUNITY COLLEGE	4,753	\$12,293,399	\$1,207,212
TULSA WELDING SCHOOL	1,495	\$5,229,995	\$513,586
UNIVERSITY OF CENTRAL OKLAHOMA	5,419	\$19,198,745	\$1,885,317
UNIVERSITY OF OKLAHOMA	18,209	\$92,736,250	\$9,106,700
UNIVERSITY OF OKLAHOMA HEALTH SCIENCES CENTER	2,055	\$25,184,456	\$2,473,114
UNIVERSITY OF SCIENCE & ARTS OF OKLAHOMA	739	\$2,364,509	\$232,195
UNIVERSITY OF TULSA	4,516	\$36,137,820	\$3,548,734
WESTERN OKLAHOMA STATE COLLEGE	368	\$826,237	\$81,136
YUKON BEAUTY COLLEGE	46	\$143,312	\$14,073
Federal Savings Because of Direct Loan Participation		\$75,535,901	\$7,417,625
Lost Federal Savings Because of FFEL Participation		\$429,371,010	\$42,164,233
Total Potential Federal Savings with 100% Direct Loan Participation		\$504,906,911	\$49,581,859

Oregon Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Institution of Higher Education			
A'ART COLLEGE OF BEAUTY	11	\$25,876	\$2,541
ACADEMY OF HAIR DESIGN	112	\$362,358	\$35,584
APOLLO COLLEGE	1,185	\$4,219,506	\$414,355
ART INSTITUTE OF PORTLAND (THE)	1,731	\$10,152,580	\$996,983
ASTORIA BEAUTY COLLEGE	44	\$138,509	\$13,602
BEAU MONDE COLLEGE OF HAIR DESIGN	177	\$540,879	\$53,114
BLUE MOUNTAIN COMMUNITY COLLEGE	392	\$923,632	\$90,701
CENTRAL OREGON COMMUNITY COLLEGE	2,009	\$6,193,248	\$608,177
CHEMEKETA COMMUNITY COLLEGE	1,331	\$2,757,711	\$270,807
CLACKAMAS COMMUNITY COLLEGE	1,318	\$3,992,095	\$392,024
CLATSOP COMMUNITY COLLEGE	366	\$819,596	\$80,484
COLLEGE OF COSMETOLOGY	142	\$455,020	\$44,683
COLLEGE OF HAIR DESIGN CAREERS	102	\$382,417	\$37,553
COLLEGE OF LEGAL ARTS	221	\$590,977	\$58,034
CONCORDE CAREER INSTITUTE	1,166	\$3,397,483	\$333,633
CONCORDIA UNIVERSITY	1,284	\$8,593,608	\$843,892
EASTERN OREGON UNIVERSITY	2,657	\$12,048,127	\$1,183,126
EUGENE BIBLE COLLEGE	215	\$837,004	\$82,194
GEORGE FOX UNIVERSITY	2,511	\$16,841,320	\$1,653,818
ITT TECHNICAL INSTITUTE	1,284	\$6,459,940	\$634,366
KLAMATH COMMUNITY COLLEGE	851	\$2,505,295	\$246,020
LANE COMMUNITY COLLEGE	5,501	\$15,229,670	\$1,495,554
LEWIS & CLARK COLLEGE	2,740	\$24,010,650	\$2,357,846
LINFIELD COLLEGE	2,330	\$10,905,000	\$1,070,871
LINN-BENTON COMMUNITY COLLEGE	1,690	\$4,088,146	\$401,456
MAGEE BROTHERS BEAVERTON SCHOOL OF BEAUTY	60	\$164,174	\$16,122
MARYLHURST UNIVERSITY	925	\$5,577,334	\$547,694
MOUNT ANGEL SEMINARY	17	\$132,715	\$13,033
MOUNT HOOD COMMUNITY COLLEGE	1,603	\$4,050,614	\$397,770
MULTNOMAH BIBLE COLLEGE/SEMINARY	639	\$3,256,909	\$319,828
NATIONAL COLLEGE OF NATUROPATHIC MEDICINE	779	\$8,500,370	\$834,736
NORTHWEST CHRISTIAN COLLEGE	691	\$3,672,361	\$360,626
NORTHWEST COLLEGE OF HAIR DESIGN	227	\$720,655	\$70,768
NORTHWEST NANNIES INSTITUTE	59	\$166,351	\$16,336
OREGON COLLEGE OF ART & CRAFT	108	\$639,498	\$62,799
OREGON COLLEGE OF BEAUTY & BARBERING	18	\$62,117	\$6,100
OREGON COLLEGE OF ORIENTAL MEDICINE	347	\$3,385,370	\$332,443
OREGON HEALTH & SCIENCE UNIVERSITY	2,134	\$27,576,387	\$2,708,001
OREGON INSTITUTE OF TECHNOLOGY	2,336	\$10,006,850	\$982,673
OREGON STATE UNIVERSITY	12,439	\$54,027,600	\$5,305,510
PACIFIC NORTHWEST COLLEGE OF ART	387	\$2,075,793	\$203,843
PACIFIC UNIVERSITY	2,996	\$25,344,614	\$2,488,841
PHAGANS' BEAUTY COLLEGE	100	\$403,360	\$39,610
PHAGANS' CENTRAL OREGON BEAUTY COLLEGE	210	\$733,400	\$72,020
PHAGANS' GRANTS PASS COLLEGE OF BEAUTY	136	\$468,550	\$46,012
PHAGANS' MEDFORD BEAUTY SCHOOL	127	\$403,501	\$39,624
PHAGANS' NEWPORT ACADEMY OF COSMETOLOGY CAREERS	102	\$380,030	\$37,319
PHAGANS' SCHOOL OF BEAUTY	153	\$545,345	\$53,553
PHAGANS' SCHOOL OF HAIR DESIGN	145	\$552,224	\$54,228
PHAGANS' SCHOOL OF HAIR DESIGN	167	\$586,878	\$57,631
PHAGANS' TIGARD BEAUTY SCHOOL	59	\$166,329	\$16,334

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
PIONEER PACIFIC COLLEGE	1,138	\$3,434,072	\$337,226
PORTLAND COMMUNITY COLLEGE	6,083	\$15,502,524	\$1,522,348
PORTLAND STATE UNIVERSITY	13,215	\$67,326,520	\$6,611,464
REED COLLEGE	745	\$4,254,000	\$417,743
ROGUE COMMUNITY COLLEGE	1,768	\$6,179,270	\$606,804
ROSEBURG BEAUTY COLLEGE	49	\$142,190	\$13,963
SOUTHERN OREGON UNIVERSITY	4,899	\$21,608,810	\$2,121,985
SOUTHWESTERN OREGON COMMUNITY COLLEGE	606	\$1,573,186	\$154,487
SPRINGFIELD COLLEGE OF BEAUTY	152	\$449,916	\$44,182
TREASURE VALLEY COMMUNITY COLLEGE	546	\$1,363,446	\$133,890
UMPQUA COMMUNITY COLLEGE	236	\$467,299	\$45,889
UNIVERSITY OF OREGON	14,428	\$76,660,200	\$7,528,032
UNIVERSITY OF PORTLAND	2,706	\$17,509,190	\$1,719,402
WARNER PACIFIC COLLEGE	634	\$2,934,930	\$288,210
WESTERN BAPTIST COLLEGE	766	\$3,172,307	\$311,521
WESTERN BUSINESS COLLEGE	3,030	\$10,552,898	\$1,036,295
WESTERN CULINARY INSTITUTE	2,123	\$8,550,250	\$839,635
WESTERN OREGON UNIVERSITY	4,564	\$17,593,570	\$1,727,689
WESTERN SEMINARY	153	\$904,680	\$88,840
WESTERN STATES CHIROPRACTIC COLLEGE	501	\$8,387,400	\$823,643
WILLAMETTE UNIVERSITY	2,198	\$15,153,630	\$1,488,086
Federal Savings Because of Direct Loan Participation		\$333,164,691	\$32,716,773
Lost Federal Savings Because of FFEL Participation		\$240,791,924	\$23,645,767
Total Potential Federal Savings with 100% Direct Loan Participation		\$573,956,615	\$56,362,540

Pennsylvania Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ABINGTON MEMORIAL HOSPITAL DIXON SCHOOL OF NURSING	31	\$114,218	\$11,216
ACADEMY OF CREATIVE HAIR DESIGN	19	\$47,608	\$4,675
ACADEMY OF HAIR DESIGN	13	\$27,208	\$2,672
ACADEMY OF MEDICAL ARTS AND BUSINESS	577	\$1,923,129	\$188,851
ACADEMY OF VOCAL ARTS	15	\$101,313	\$9,949
ALBRIGHT COLLEGE	2,101	\$10,117,890	\$993,577
ALLEGHENY COLLEGE	1,787	\$8,993,360	\$883,148
ALLENTOWN BUSINESS SCHOOL	3,516	\$14,109,050	\$1,385,509
ALLENTOWN SCHOOL OF COSMETOLOGY	58	\$139,561	\$13,705
ALLIED MEDICAL AND TECHNICAL CAREERS	377	\$1,053,661	\$103,470
ALLIED MEDICAL AND TECHNICAL CAREERS	469	\$1,252,319	\$122,978
ALL-STATE CAREER SCHOOL	993	\$2,227,186	\$218,710
ALL-STATE CAREER SCHOOL	266	\$606,428	\$59,551
ALTERNATIVE CONJUNCTION CLINIC & SCHOOL OF MASSAGE TH	49	\$140,089	\$13,757
ALTOONA BEAUTY SCHOOL	59	\$116,496	\$11,440
ALVERNIA COLLEGE	1,845	\$8,426,581	\$827,490
AMBLER BEAUTY ACADEMY	35	\$87,448	\$8,587

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AMERICAN CENTER FOR TECHNICAL ARTS & SCIENCES	527	\$1,267,659	\$124,484
ANTONELLI INSTITUTE	251	\$1,147,092	\$112,644
ANTONELLI MEDICAL & PROFESSIONAL INSTITUTE	81	\$266,575	\$26,178
ARCADIA UNIVERSITY	2,479	\$14,978,440	\$1,470,883
ART INSTITUTE OF PHILADELPHIA (THE)	5,630	\$32,984,100	\$3,239,039
ART INSTITUTE OF PITTSBURGH (THE)	7,871	\$43,763,400	\$4,297,566
AUTOMOTIVE TRAINING CENTER	619	\$2,233,176	\$219,298
AVIATION INSTITUTE OF MAINTENANCE	341	\$1,567,784	\$153,956
BAPTIST BIBLE COLLEGE OF PENNSYLVANIA	669	\$2,741,797	\$269,244
BEAVER FALLS BEAUTY ACADEMY	62	\$131,261	\$12,890
BERKS TECHNICAL INSTITUTE	1,101	\$4,688,123	\$460,374
BLOOMSBURG UNIVERSITY OF PENNSYLVANIA	6,591	\$26,478,770	\$2,600,215
BRADFORD SCHOOL	604	\$3,146,965	\$309,032
BRADLEY ACADEMY FOR THE VISUAL ARTS	667	\$3,330,301	\$327,036
BRANDYWINE SCHOOL OF NURSING	56	\$193,687	\$19,020
BRYN MAWR COLLEGE	1,244	\$7,895,390	\$775,327
BUCKNELL UNIVERSITY	2,281	\$10,607,770	\$1,041,683
BUCKS COUNTY COMMUNITY COLLEGE	1,039	\$2,336,757	\$229,470
BUCKS COUNTY SCHOOL OF BEAUTY CULTURE, INC.	87	\$215,906	\$21,202
BUCKS COUNTY TECHNICAL SCHOOL	60	\$230,367	\$22,622
BUSINESS INSTITUTE OF PENNSYLVANIA	198	\$567,107	\$55,690
BUTLER BEAUTY SCHOOL	211	\$495,100	\$48,619
BUTLER COUNTY COMMUNITY COLLEGE	904	\$1,783,398	\$175,130
CABRINI COLLEGE	1,665	\$9,364,520	\$919,596
CALIFORNIA UNIVERSITY OF PENNSYLVANIA	6,620	\$27,526,540	\$2,703,106
CAMBRIA COUNTY AREA COMMUNITY COLLEGE	313	\$587,975	\$57,739
CAMBRIA ROWE BUSINESS COLLEGE	373	\$1,249,033	\$122,655
CAREER TECHNOLOGY CENTER OF LACKAWANNA COUNTY	56	\$182,698	\$17,941
CAREER TRAINING ACADEMY	436	\$1,389,296	\$136,429
CARLOW COLLEGE	2,254	\$9,376,315	\$920,754
CARNEGIE MELLON UNIVERSITY	4,852	\$35,799,160	\$3,515,478
CEDAR CREST COLLEGE	1,582	\$7,334,380	\$720,236
CENTER FOR ARTS & TECHNOLOGY	204	\$663,538	\$65,159
CENTRAL PENNSYLVANIA COLLEGE	1,108	\$4,607,108	\$452,418
CENTRAL PENNSYLVANIA INSTITUTE OF SCIENCE AND TECHNOL	63	\$235,301	\$23,107
CENTRAL SUSQUEHANNA LPN CAREER CENTER	122	\$430,505	\$42,276
CHATHAM COLLEGE	1,421	\$10,619,883	\$1,042,873
CHESTNUT HILL COLLEGE	1,414	\$7,937,641	\$779,476
CHEYNEY UNIVERSITY OF PENNSYLVANIA	1,794	\$7,190,775	\$706,134
CHI INSTITUTE - SOUTHAMPTON	1,245	\$4,145,280	\$407,066
CHI INSTITUTE/RETS CAMPUS	1,579	\$4,357,533	\$427,910
CHUBB INSTITUTE KEYSTONE SCHOOL	2,047	\$6,066,410	\$595,721
CHURCHMAN BUSINESS SCHOOL	51	\$164,040	\$16,109
CITIZENS SCHOOL OF NURSING	83	\$297,686	\$29,233
CLARION COUNTY CAREER CENTER PRACTICAL NURSING	98	\$330,223	\$32,428
CLARION UNIVERSITY OF PENNSYLVANIA	6,439	\$23,940,620	\$2,350,969
CLEARFIELD BEAUTY ACADEMY	33	\$83,043	\$8,155
CLEARFIELD COUNTY CAREER AND TECHNOLOGY CENTER	51	\$207,978	\$20,423
COLLEGE MISERICORDIA	1,979	\$9,341,990	\$917,383
COMMUNITY COLLEGE OF ALLEGHENY COUNTY	4,057	\$7,611,428	\$747,442
COMMUNITY COLLEGE OF BEAVER COUNTY	1,041	\$2,988,314	\$293,452
COMMUNITY COLLEGE OF PHILADELPHIA	6,598	\$19,219,283	\$1,887,334
COMMUNITY MEDICAL CENTER SCHOOL OF NURSING	1	\$2,625	\$258
COMPUTER LEARNING NETWORK	694	\$2,266,309	\$222,552
COMPUTER LEARNING NETWORK	387	\$1,202,200	\$118,056

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CONEMAUGH VALLEY MEMORIAL HOSPITAL	146	\$475,959	\$46,739
CONNELLY TECHNICAL INSTITUTE & ADULT EDUCATION CENTE	117	\$264,850	\$26,008
CONSOLIDATED SCHOOL OF BUSINESS	192	\$569,084	\$55,884
CONSOLIDATED SCHOOL OF BUSINESS	326	\$874,486	\$85,875
CRAWFORD COUNTY AREA VOCATIONAL TECHNICAL SCHOOL PF	30	\$86,686	\$8,513
CROZER-CHESTER MEDICAL CENTER	10	\$22,400	\$2,200
CSC INSTITUTE	175	\$517,035	\$50,773
CURTIS INSTITUTE OF MUSIC	37	\$175,875	\$17,271
DCI CAREER INSTITUTE	100	\$288,492	\$28,330
DEAN INSTITUTE OF TECHNOLOGY	120	\$375,310	\$36,855
DELAWARE COUNTY COMMUNITY COLLEGE	1,381	\$3,439,284	\$337,738
DELAWARE COUNTY TECHNICAL SCHOOL	203	\$663,616	\$65,167
DELAWARE VALLEY ACADEMY OF MEDICAL & DENTAL ASSISTAN	473	\$1,552,830	\$152,488
DELAWARE VALLEY COLLEGE OF SCIENCE & AGRICULTURE	1,595	\$7,599,910	\$746,311
DESALES UNIVERSITY	2,041	\$9,943,600	\$976,462
DICKINSON COLLEGE	1,873	\$9,054,090	\$889,112
DICKINSON SCHOOL OF LAW	574	\$5,276,210	\$518,124
DOUGLAS SCHOOL OF BUSINESS	278	\$993,334	\$97,545
DPT BUSINESS SCHOOL	1,465	\$4,455,313	\$437,512
DREXEL UNIVERSITY	11,519	\$62,533,500	\$6,140,790
DUBOIS BUSINESS COLLEGE	747	\$2,648,026	\$260,036
DUFF'S BUSINESS INSTITUTE	1,509	\$5,335,597	\$523,956
DUQUESNE UNIVERSITY OF THE HOLY GHOST	8,793	\$64,612,600	\$6,344,957
EAST STROUDSBURG UNIVERSITY OF PENNSYLVANIA	5,350	\$22,571,970	\$2,216,567
EASTERN BAPTIST THEOLOGICAL SEMINARY	233	\$1,811,112	\$177,851
EASTERN CENTER FOR ARTS AND TECHNOLOGY-PRACTICAL NUR	80	\$205,203	\$20,151
EASTERN UNIVERSITY	2,703	\$15,813,760	\$1,552,911
EDINBORO UNIVERSITY OF PENNSYLVANIA	9,757	\$50,132,300	\$4,922,992
ELECTRONIC INSTITUTES	56	\$179,727	\$17,649
ELIZABETHTOWN COLLEGE	1,934	\$8,130,120	\$798,378
ELKINS PARK HOSPITAL	54	\$173,000	\$16,989
EMPIRE BEAUTY SCHOOL	180	\$399,613	\$39,242
EMPIRE BEAUTY SCHOOL	231	\$587,883	\$57,730
EMPIRE BEAUTY SCHOOL	149	\$340,594	\$33,446
EMPIRE BEAUTY SCHOOL	317	\$768,921	\$75,508
EMPIRE BEAUTY SCHOOL	371	\$1,023,409	\$100,499
EMPIRE BEAUTY SCHOOL	131	\$313,900	\$30,825
EMPIRE BEAUTY SCHOOL	107	\$256,632	\$25,201
EMPIRE BEAUTY SCHOOL	53	\$109,692	\$10,772
EMPIRE BEAUTY SCHOOL	349	\$870,528	\$85,486
EMPIRE BEAUTY SCHOOL	201	\$539,967	\$53,025
EMPIRE BEAUTY SCHOOL	99	\$225,446	\$22,139
EMPIRE BEAUTY SCHOOL	130	\$347,824	\$34,156
EMPIRE BEAUTY SCHOOL	119	\$301,834	\$29,640
EMPIRE BEAUTY SCHOOL	114	\$244,710	\$24,031
EMPIRE BEAUTY SCHOOL	109	\$266,146	\$26,136
EMPIRE BEAUTY SCHOOL	248	\$675,372	\$66,322
EMPIRE BEAUTY SCHOOL	91	\$227,368	\$22,328
EMPIRE BEAUTY SCHOOL	116	\$306,924	\$30,140
EMPIRE BEAUTY SCHOOL	122	\$274,403	\$26,946
EMPIRE BEAUTY SCHOOL	73	\$191,266	\$18,782
EPISCOPAL SCHOOL OF NURSING	77	\$354,620	\$34,824
ERIE BUSINESS CENTER	913	\$2,661,468	\$261,356
ERIE INSTITUTE OF TECHNOLOGY	84	\$277,469	\$27,247
EVANGELICAL SCHOOL OF THEOLOGY	29	\$179,652	\$17,642

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
FAYETTE COUNTY AREA VOCATIONAL TECHNOLOGY	89	\$252,687	\$24,814
FRANKFORD HOSPITAL SCHOOL OF NURSING	257	\$921,254	\$90,467
FRANKLIN & MARSHALL COLLEGE	1,155	\$7,519,522	\$738,417
FRANKLIN COUNTY CAREER AND TECHNOLOGY CENTER	70	\$265,213	\$26,044
GANNON UNIVERSITY	3,205	\$17,172,300	\$1,686,320
GECAC TRAINING INSTITUTE	17	\$36,850	\$3,619
GENEVA COLLEGE	2,521	\$10,846,013	\$1,065,078
GETTYSBURG COLLEGE	1,912	\$9,483,490	\$931,279
GORDON PHILLIPS BEAUTY SCHOOL	303	\$810,965	\$79,637
GORDON PHILLIPS BEAUTY SCHOOL	393	\$872,448	\$85,674
GORDON PHILLIPS BEAUTY SCHOOL	123	\$278,351	\$27,334
GRATZ COLLEGE	44	\$244,818	\$24,041
GREAT LAKES INSTITUTE OF TECHNOLOGY	644	\$2,084,594	\$204,707
GREATER ALTOONA CAREER & TECHNOLOGY CENTER	156	\$410,582	\$40,319
GREATER JOHNSTOWN AREA VOCATIONAL TECHNICAL SCHOOL	196	\$552,750	\$54,280
GREENE COUNTY VOCATIONAL TECHNICAL SCHOOL	39	\$190,254	\$18,683
GWYNEDD-MERCY COLLEGE	1,576	\$7,094,647	\$696,694
HANOVER PUBLIC SCHOOL DISTRICT PRACTICAL NURSING PROG	57	\$168,498	\$16,547
HARCUM COLLEGE	650	\$2,182,226	\$214,295
HARRISBURG AREA COMMUNITY COLLEGE	4,838	\$13,927,314	\$1,367,662
HARRISON CAREER INSTITUTE	1,637	\$3,806,558	\$373,804
HAVERFORD COLLEGE	549	\$3,162,685	\$310,576
HAZLETON AREA VOCATIONAL TECHNICAL SCHOOL PRACTICAL	68	\$192,564	\$18,910
HOLY FAMILY COLLEGE	2,027	\$8,676,784	\$852,060
HUNTINGDON COUNTY CAREER AND TECHNOLOGY CENTER	44	\$139,790	\$13,727
HUSSIAN SCHOOL OF ART	158	\$586,153	\$57,560
ICM SCHOOL OF BUSINESS AND MEDICAL CAREERS	1,873	\$7,405,790	\$727,249
ICT: SCHOOL OF WELDING	62	\$166,748	\$16,375
IMMACULATA COLLEGE	1,721	\$7,425,400	\$729,174
INDIANA UNIVERSITY OF PENNSYLVANIA	13,960	\$53,959,610	\$5,298,834
INFORMATION COMPUTER SYSTEMS INSTITUTE	114	\$436,782	\$42,892
INSTITUTE OF MIDWIFERY, WOMEN AND HEALTH	52	\$641,207	\$62,967
INTERNATIONAL ACADEMY OF DESIGN AND TECHNOLOGY	4,108	\$17,526,460	\$1,721,098
JAMESON MEMORIAL HOSPITAL SCHOOL OF NURSING	91	\$343,986	\$33,779
JEAN MADELINE AVEDA INSTITUTE	221	\$681,553	\$66,929
JEFFERSON COUNTY DUBOIS AREA VOCATIONAL TECHL SCHOOL	44	\$183,659	\$18,035
JNA FOOD SERVICE TRAINING	38	\$122,010	\$11,981
JOHNSON COLLEGE	456	\$1,615,198	\$158,612
JUNIATA COLLEGE	1,446	\$6,007,410	\$589,928
JUNIATA MIFFLIN COUNTIES AREA VOCATIONAL TECHNICAL SCH	54	\$166,336	\$16,334
KEYSTONE COLLEGE	1,735	\$6,486,566	\$636,981
KINGS COLLEGE	2,228	\$11,869,510	\$1,165,586
KUTZTOWN UNIVERSITY OF PENNSYLVANIA	6,317	\$24,393,150	\$2,395,407
L T INTERNATIONAL BEAUTY SCHOOL	17	\$40,026	\$3,931
LA ROCHE COLLEGE	1,455	\$7,772,319	\$763,242
LA SALLE UNIVERSITY	4,672	\$22,866,590	\$2,245,499
LACKAWANNA COLLEGE	1,403	\$3,921,211	\$385,063
LACKAWANNA COUNTY AREA VOCATIONAL TECHNICAL SCHL O	93	\$257,242	\$25,261
LAFAYETTE COLLEGE	1,281	\$5,605,330	\$550,443
LAKE ERIE COLLEGE OF OSTEOPATHIC MEDICINE	910	\$20,485,680	\$2,011,694
LANCASTER BIBLE COLLEGE	573	\$2,208,242	\$216,849
LANCASTER COUNTY CAREER AND TECHNOLOGY CENTER	365	\$1,170,416	\$114,935
LANCASTER INSTITUTE FOR HEALTH EDUCATION	205	\$663,939	\$65,199
LANCASTER SCHOOL OF COSMETOLOGY	148	\$302,544	\$29,710
LANCASTER THEOLOGICAL SEMINARY OF THE UNITED CHURCH C	57	\$425,437	\$41,778

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
LANSDALE SCHOOL OF BUSINESS	396	\$1,145,729	\$112,511
LANSDALE SCHOOL OF COSMETOLOGY	36	\$78,709	\$7,729
LAUREL BUSINESS INSTITUTE	278	\$561,331	\$55,123
LAWRENCE COUNTY AREA VOCATIONAL TECHNICAL SCHOOL	69	\$263,277	\$25,854
LEBANON COUNTY CAREER AND TECHNOLOGY CENTER	92	\$313,515	\$30,787
LEBANON VALLEY COLLEGE	1,930	\$8,766,680	\$860,888
LEHIGH CARBON COMMUNITY COLLEGE	1,099	\$1,947,310	\$191,226
LEHIGH UNIVERSITY	3,414	\$18,212,270	\$1,788,445
LENAPE AREA VOCATIONAL TECHNICAL SCHOOL	181	\$523,909	\$51,448
LEVITTOWN BEAUTY ACADEMY	83	\$203,372	\$19,971
LINCOLN TECHNICAL INSTITUTE	1,190	\$4,862,781	\$477,525
LINCOLN TECHNICAL INSTITUTE	1,481	\$6,116,350	\$600,626
LINCOLN UNIVERSITY	2,793	\$12,244,160	\$1,202,377
LOCK HAVEN UNIVERSITY OF PENNSYLVANIA	4,436	\$17,987,010	\$1,766,324
LUTHERAN THEOLOGICAL SEMINARY - GETTYSBURG	139	\$1,008,771	\$99,061
LUTHERAN THEOLOGICAL SEMINARY - PHILADELPHIA	169	\$1,397,636	\$137,248
LUZERNE COUNTY COMMUNITY COLLEGE	1,827	\$3,937,522	\$386,665
LYCOMING COLLEGE	1,694	\$8,521,000	\$836,762
MANOR COLLEGE	665	\$1,792,985	\$176,071
MANSFIELD UNIVERSITY OF PENNSYLVANIA	3,529	\$13,627,490	\$1,338,220
MARYWOOD UNIVERSITY	3,193	\$19,091,788	\$1,874,814
MBF CENTER (THE)	1	\$10,000	\$982
MCCANN SCHOOL OF BUSINESS & TECHNOLOGY	994	\$2,974,308	\$292,077
MCP HAHNEMANN UNIVERSITY	3,220	\$43,582,384	\$4,279,790
MEDIAN SCHOOL OF ALLIED HEALTH CAREERS	438	\$1,664,912	\$163,494
MERCER COUNTY AREA VOCATIONAL TECHNICAL SCHOOL	88	\$279,228	\$27,420
MERCY HOSPITAL SCHOOL OF NURSING	82	\$334,826	\$32,880
MERCYHURST COLLEGE	3,239	\$15,071,040	\$1,479,976
MESSIAH COLLEGE	2,623	\$11,122,470	\$1,092,227
METHODIST HOSPITAL SCHOOL OF NURSING	171	\$597,734	\$58,697
METROPOLITAN CAREER CENTER	27	\$61,925	\$6,081
MILLERSVILLE UNIVERSITY OF PENNSYLVANIA	4,207	\$14,586,900	\$1,432,434
MONTGOMERY COUNTY COMMUNITY COLLEGE	1,168	\$2,577,782	\$253,138
MOORE COLLEGE OF ART AND DESIGN	646	\$4,121,960	\$404,776
MORAVIAN COLLEGE	1,564	\$6,810,660	\$668,807
MOUNT ALOYSIUS COLLEGE	1,113	\$4,081,377	\$400,791
MUHLENBERG COLLEGE	1,453	\$8,119,180	\$797,303
NEUMANN COLLEGE	2,018	\$9,372,250	\$920,355
NEW CASTLE SCHOOL OF TRADES	573	\$1,497,291	\$147,034
NEWPORT BUSINESS INSTITUTE	188	\$651,098	\$63,938
NEWPORT BUSINESS INSTITUTE	168	\$662,963	\$65,103
NORTHAMPTON COMMUNITY COLLEGE	1,686	\$4,235,383	\$415,915
NORTHEASTERN HOSPITAL SCHOOL OF NURSING	155	\$501,053	\$49,203
NORTHERN TIER CAREER CENTER	54	\$202,292	\$19,865
OAKBRIDGE ACADEMY OF ARTS	135	\$477,352	\$46,876
OHIO VALLEY GENERAL HOSPITAL SCHOOL OF NURSING	24	\$80,375	\$7,893
ORLEANS TECHNICAL INSTITUTE	806	\$2,321,874	\$228,008
PACE INSTITUTE	271	\$1,025,372	\$100,692
PEIRCE COLLEGE	1,904	\$6,814,843	\$669,218
PENN STATE COSMETOLOGY ACADEMY	67	\$161,716	\$15,881
PENNCO TECH	897	\$2,946,018	\$289,299
PENNSYLVANIA ACADEMY OF COSMETOLOGY, ARTS & SCIENCES	125	\$318,392	\$31,266
PENNSYLVANIA ACADEMY OF THE FINE ARTS	279	\$1,417,119	\$139,161
PENNSYLVANIA COLLEGE OF OPTOMETRY	1,071	\$21,479,220	\$2,109,259
PENNSYLVANIA COLLEGE OF TECHNOLOGY	5,924	\$23,467,390	\$2,304,498

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
PENNSYLVANIA COMMERCIAL COLLEGE	482	\$1,604,425	\$157,555
PENNSYLVANIA GUNSMITH SCHOOL	43	\$194,252	\$19,076
PENNSYLVANIA INSTITUTE OF CULINARY ARTS	2,247	\$14,470,930	\$1,421,045
PENNSYLVANIA INSTITUTE OF TAXIDERMY	61	\$253,495	\$24,893
PENNSYLVANIA INSTITUTE OF TECHNOLOGY	156	\$390,153	\$38,313
PENNSYLVANIA SCHOOL OF ART & DESIGN	225	\$1,000,892	\$98,288
PENNSYLVANIA STATE UNIVERSITY (THE)	63,237	\$274,606,500	\$26,966,358
PHILADELPHIA BIBLICAL UNIVERSITY	1,022	\$5,198,327	\$510,476
PHILADELPHIA COLLEGE OF OSTEOPATHIC MEDICINE	1,962	\$38,432,500	\$3,774,072
PHILADELPHIA UNIVERSITY	3,231	\$18,969,640	\$1,862,819
PITTSBURGH BEAUTY ACADEMY	649	\$1,594,087	\$156,539
PITTSBURGH INSTITUTE OF AERONAUTICS	667	\$2,621,247	\$257,406
PITTSBURGH INSTITUTE OF MORTUARY SCIENCE	176	\$674,759	\$66,261
PITTSBURGH TECHNICAL INSTITUTE	4,971	\$21,445,089	\$2,105,908
PITTSBURGH THEOLOGICAL SEMINARY	105	\$736,012	\$72,276
PJA SCHOOL	573	\$1,808,305	\$177,576
POINT PARK COLLEGE	3,789	\$18,730,440	\$1,839,329
POTTSVILLE HOSPITAL & WARNE CLINIC	38	\$148,168	\$14,550
PRUONTOS HAIR DESIGN INSTITUTE & BEAUTY SCHOOL OF COST	48	\$110,744	\$10,875
RANDY RICK BEAUTY ACADEMY	32	\$63,662	\$6,252
READING AREA COMMUNITY COLLEGE	1,309	\$3,897,250	\$382,710
READING HOSPITAL SCHOOL OF NURSING	116	\$343,914	\$33,772
RECONSTRUCTIONIST RABBINICAL COLLEGE	52	\$455,000	\$44,681
REFORMED PRESBYTERIAN THEOLOGICAL SEMINARY	8	\$55,600	\$5,460
REGIONAL CAREER & TECHNICAL CENTER	5	\$15,050	\$1,478
ROBERT MORRIS UNIVERSITY	5,199	\$38,895,141	\$3,819,503
ROBERT PACKER HOSPITAL SCHOOL OF MEDICAL TECHNOLOGY	3	\$8,000	\$786
ROSDALE TECHNICAL INSTITUTE	286	\$1,040,423	\$102,170
ROSEMONT COLLEGE	753	\$4,621,203	\$453,802
ROXBOROUGH MEMORIAL HOSPITAL	193	\$702,989	\$69,034
SAINT CHARLES BORROMEO SEMINARY	49	\$210,964	\$20,717
SAINT FRANCIS HOSPITAL SCHOOL OF NURSING	91	\$291,900	\$28,665
SAINT FRANCIS MEDICAL CENTER	77	\$260,597	\$25,591
SAINT FRANCIS UNIVERSITY	1,916	\$10,387,550	\$1,020,057
SAINT JOSEPH'S UNIVERSITY	4,171	\$25,880,870	\$2,541,501
SAINT VINCENT COLLEGE & SEMINARY	1,292	\$6,057,510	\$594,847
SAINT VINCENT HEALTH CENTER SCHOOL OF MEDICAL TECHNOLOGY	3	\$16,500	\$1,620
SCHUYLKILL COUNTY AREA VOCATIONAL TECHNICAL SCHOOL	114	\$286,579	\$28,142
SCHUYLKILL INSTITUTE OF BUSINESS & TECHNOLOGY	295	\$1,029,841	\$101,130
SETON HILL UNIVERSITY	1,336	\$6,001,285	\$589,326
SEWICKLEY VALLEY HOSPITAL	77	\$269,475	\$26,462
SHARON REGIONAL HEALTH SYSTEM SCHOOL OF NURSING	71	\$173,474	\$17,035
SHIPPENSBURG UNIVERSITY OF PENNSYLVANIA	5,771	\$20,715,940	\$2,034,305
SLIPPERY ROCK UNIVERSITY	7,032	\$28,112,920	\$2,760,689
SOUTH HILLS BEAUTY ACADEMY	150	\$295,507	\$29,019
SOUTH HILLS SCHOOL OF BUSINESS & TECHNOLOGY	1,074	\$3,855,724	\$378,632
SOUTH PHILADELPHIA BEAUTY ACADEMY	5	\$7,192	\$706
ST MARGARET MEMORIAL HOSPITAL SCHOOL OF NURSING	92	\$365,750	\$35,917
ST. LUKE'S HOSPITAL OF BETHLEHEM, PA	153	\$483,197	\$47,450
STAR TECHNICAL INSTITUTE	1,044	\$3,168,329	\$311,130
STAR TECHNICAL INSTITUTE	820	\$2,292,938	\$225,167
STROUDSBURG SCHOOL OF COSMETOLOGY	52	\$138,241	\$13,575
SUSQUEHANNA COUNTY CAREER & TECHNOLOGY CENTER	5	\$11,715	\$1,150
SUSQUEHANNA UNIVERSITY	1,516	\$7,734,190	\$759,497
SWARTHMORE COLLEGE	685	\$4,086,897	\$401,333

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
TALENT ACADEMY	10	\$25,097	\$2,465
TEMPLE UNIVERSITY	26,472	\$174,827,390	\$17,168,050
THADDEUS STEVENS COLLEGE OF TECHNOLOGY	353	\$910,260	\$89,388
THIEL COLLEGE	1,403	\$5,717,920	\$561,500
THOMAS JEFFERSON UNIVERSITY	1,909	\$31,636,533	\$3,106,708
THOMPSON INSTITUTE	2,750	\$9,221,510	\$905,552
TRI STATE BUSINESS INSTITUTE	1,288	\$4,185,357	\$411,002
TRIANGLE TECH	486	\$1,753,605	\$172,204
TRIANGLE TECH	318	\$1,251,618	\$122,909
TRIANGLE TECH	307	\$1,083,297	\$106,380
TRIANGLE TECH	474	\$1,743,132	\$171,176
TRINITY EPISCOPAL SCHOOL FOR MINISTRY	43	\$305,455	\$29,996
UNIVERSITY OF PENNSYLVANIA	13,177	\$135,874,200	\$13,342,846
UNIVERSITY OF PITTSBURGH - BRADFORD	1,310	\$4,480,422	\$439,977
UNIVERSITY OF PITTSBURGH - GREENSBURG	2,162	\$7,817,880	\$767,716
UNIVERSITY OF PITTSBURGH - PITTSBURGH	21,988	\$158,937,640	\$15,607,676
UNIVERSITY OF PITTSBURGH AT JOHNSTOWN	3,081	\$12,738,910	\$1,250,961
UNIVERSITY OF PITTSBURGH AT TITUSVILLE	487	\$1,636,635	\$160,718
UNIVERSITY OF SCIENCES IN PHILADELPHIA	2,406	\$18,805,880	\$1,846,737
UNIVERSITY OF SCRANTON	4,346	\$22,598,090	\$2,219,132
UNIVERSITY OF THE ARTS (THE)	1,941	\$11,293,050	\$1,108,978
UPHS PRESBYTERIAN MEDICAL CENTER SCHOOL OF PRACTICAL	52	\$164,349	\$16,139
UPMC PRESBYTERIAN SCHOOL OF RADIOLOGIC TECHNOLOGY	8	\$18,468	\$1,814
UPMC SHADYSIDE	146	\$482,523	\$47,384
UPPER BUCKS COUNTY AREA VOCATIONAL TECHNICAL SCHOOL	114	\$481,415	\$47,275
URSINUS COLLEGE	1,382	\$6,387,900	\$627,292
VALLEY FORGE CHRISTIAN COLLEGE	989	\$3,900,597	\$383,039
VALLEY FORGE MILITARY COLLEGE	141	\$928,976	\$91,225
VENANGO COUNTY AREA VOCATIONAL TECHNICAL SCHOOL	51	\$215,822	\$21,194
VENUS BEAUTY SCHOOL	135	\$322,798	\$31,699
VILLANOVA UNIVERSITY	6,191	\$41,486,390	\$4,073,963
WALNUT HILL COLLEGE	927	\$4,320,740	\$424,297
WASHINGTON AND JEFFERSON COLLEGE	1,145	\$4,720,250	\$463,529
WASHINGTON HOSPITAL (THE)	149	\$460,207	\$45,192
WASHINGTON HOSPITAL SCHOOL OF RADIOLOGIC TECHNOLOGY	25	\$75,250	\$7,390
WAYNESBURG COLLEGE	1,788	\$7,766,936	\$762,713
WELDER TRAINING & TESTING INSTITUTE	29	\$119,375	\$11,723
WEST CHESTER UNIVERSITY OF PENNSYLVANIA	8,821	\$34,116,980	\$3,350,287
WESTERN AREA CAREER & TECHNOLOGY CENTER	78	\$296,829	\$29,149
WESTERN PENNSYLVANIA HOSPITAL SCHOOL OF NURSING	96	\$326,875	\$32,099
WESTERN SCHOOL OF HEALTH & BUSINESS CAREERS	1,180	\$4,819,263	\$473,252
WESTMINSTER COLLEGE	1,413	\$6,250,990	\$613,847
WESTMINSTER THEOLOGICAL SEMINARY	154	\$1,068,090	\$104,886
WESTMORELAND COUNTY COMMUNITY COLLEGE	1,363	\$2,460,280	\$241,599
WIDENER UNIVERSITY	6,439	\$50,563,180	\$4,965,304
WILKES BARRE AREA VOCATIONAL TECHNICAL SCHOOL PRACTIC	162	\$484,484	\$47,576
WILKES UNIVERSITY	2,030	\$11,132,670	\$1,093,228
WILSON COLLEGE	615	\$2,502,103	\$245,707
WINNER INSTITUTE OF ARTS & SCIENCES	85	\$308,996	\$30,343
WRIGHTCO TECHNOLOGIES TECHNICAL TRAINING INSTITUTE	1	\$1,137	\$112
YESHIVATH BETH MOSHE	18	\$74,625	\$7,328
YORK COLLEGE OF PENNSYLVANIA	4,306	\$15,817,910	\$1,553,319
YORK COUNTY SCHOOL OF TECHNOLOGY	91	\$310,100	\$30,452
YORK TECHNICAL INSTITUTE	2,551	\$11,717,560	\$1,150,664
YORKTOWNE BUSINESS INSTITUTE	520	\$1,714,603	\$168,374

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Federal Savings Because of Direct Loan Participation		\$129,377,472	\$12,704,868
Lost Federal Savings Because of FFEL Participation		\$2,593,545,325	\$254,686,151
Total Potential Federal Savings with 100% Direct Loan Participation		\$2,722,922,797	\$267,391,019

Rhode Island Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ARTHUR ANGELO SCHOOL OF COSMETOLOGY & HAIR DESIGN	116	\$284,628	\$27,950
BROWN UNIVERSITY	2,625	\$17,470,070	\$1,715,561
BRYANT COLLEGE	2,592	\$15,500,470	\$1,522,146
COMMUNITY COLLEGE OF RHODE ISLAND	501	\$880,774	\$86,492
COMPUTER-ED INSTITUTE	1,656	\$5,677,149	\$557,496
JOHNSON & WALES UNIVERSITY	15,783	\$70,908,500	\$6,963,215
KATHARINE GIBBS SCHOOL	1,981	\$9,350,860	\$918,254
LORETTA'S SCHOOL OF COSMETOLOGY	39	\$91,736	\$9,008
MOTORING TECHNICAL TRAINING INSTITUTE	290	\$754,571	\$74,099
NEW ENGLAND INSTITUTE OF TECHNOLOGY	5,250	\$25,366,840	\$2,491,024
NEWPORT SCHOOL OF HAIRDRESSING	20	\$41,008	\$4,027
NEWPORT SCHOOL OF HAIRDRESSING	64	\$143,025	\$14,045
PROVIDENCE COLLEGE	3,145	\$15,708,965	\$1,542,620
RHODE ISLAND BEAUTY ACADEMY	71	\$136,409	\$13,395
RHODE ISLAND COLLEGE	4,149	\$15,316,995	\$1,504,129
RHODE ISLAND SCHOOL OF DESIGN	1,086	\$8,442,610	\$829,064
ROGER WILLIAMS UNIVERSITY	4,108	\$27,165,290	\$2,667,631
SAINT JOSEPH HOSPITAL SCHOOL OF NURSING	50	\$192,947	\$18,947
SALVE REGINA UNIVERSITY	1,854	\$10,199,420	\$1,001,583
SAWYER SCHOOL (THE)	1,668	\$5,065,390	\$497,421
UNIVERSITY OF RHODE ISLAND	8,679	\$39,357,863	\$3,864,942
WARWICK ACADEMY OF BEAUTY CULTURE	134	\$253,206	\$24,865
ZION BIBLE INSTITUTE	72	\$265,774	\$26,099
Federal Savings Because of Direct Loan Participation		\$88,037,368	\$8,645,270
Lost Federal Savings Because of FFEL Participation		\$180,537,132	\$17,728,746
Total Potential Federal Savings with 100% Direct Loan Participation		\$268,574,500	\$26,374,016

South Carolina Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
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Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ACADEMY OF COSMETOLOGY	8	\$14,771	\$1,451
ACADEMY OF HAIR TECHNOLOGY	31	\$91,406	\$8,976
ALLEN UNIVERSITY	451	\$1,295,044	\$127,173
ANDERSON COLLEGE	1,414	\$5,541,500	\$544,175
BENEDICT COLLEGE	5,837	\$24,375,052	\$2,393,630
BETA TECH	857	\$3,219,030	\$316,109
CENTRAL CAROLINA TECHNICAL COLLEGE	229	\$388,134	\$38,115
CHARLESTON COSMETOLOGY INSTITUTE	160	\$286,596	\$28,144
CHARLESTON SOUTHERN UNIVERSITY	2,656	\$11,255,790	\$1,105,319
CITADEL, THE MILITARY COLLEGE OF SOUTH CAROLINA	2,130	\$11,233,711	\$1,103,150
CLAFLIN UNIVERSITY	2,159	\$7,920,784	\$777,821
CLEMSON UNIVERSITY	7,789	\$35,066,120	\$3,443,493
CLINTON JUNIOR COLLEGE	34	\$55,985	\$5,498
COASTAL CAROLINA UNIVERSITY	3,161	\$13,481,910	\$1,323,924
COKER COLLEGE	1,611	\$5,965,037	\$585,767
COLLEGE OF CHARLESTON	6,351	\$28,769,379	\$2,825,153
COLUMBIA COLLEGE	1,829	\$7,582,165	\$744,569
COLUMBIA INTERNATIONAL UNIVERSITY	714	\$3,311,761	\$325,215
COLUMBIA JUNIOR COLLEGE	591	\$1,674,242	\$164,411
CONVERSE COLLEGE	870	\$4,155,690	\$408,089
DENMARK TECHNICAL COLLEGE	619	\$1,268,124	\$124,530
ERSKINE COLLEGE	582	\$2,501,017	\$245,600
FLORENCE - DARLINGTON TECHNICAL COLLEGE	343	\$808,489	\$79,394
FORREST JUNIOR COLLEGE	328	\$973,501	\$95,598
FRANCIS MARION UNIVERSITY	2,565	\$9,867,262	\$968,965
FURMAN UNIVERSITY	1,156	\$5,912,310	\$580,589
GREENVILLE TECHNICAL COLLEGE	3,938	\$10,471,396	\$1,028,291
HORRY - GEORGETOWN TECHNICAL COLLEGE	485	\$1,008,185	\$99,004
KENNETH SHULER SCHOOL OF COSMETOLOGY & NAIL DESIGN	4	\$10,650	\$1,046
LANDER UNIVERSITY	2,588	\$9,312,680	\$914,505
LIMESTONE COLLEGE	1,683	\$8,100,907	\$795,509
LUTHERAN THEOLOGICAL SOUTHERN SEMINARY	71	\$629,454	\$61,812
MEDICAL UNIVERSITY OF SOUTH CAROLINA	2,821	\$29,795,262	\$2,925,895
MIDLANDS TECHNICAL COLLEGE	3,414	\$8,523,291	\$836,987
MORRIS COLLEGE	1,599	\$5,288,035	\$519,285
NEWBERRY COLLEGE	673	\$3,084,595	\$302,907
NORTH AMERICAN INSTITUTE OF AVIATION OF SOUTH CAROLINA	3	\$50,875	\$4,996
NORTH GREENVILLE COLLEGE	1,042	\$3,699,437	\$363,285
ORANGEBURG - CALHOUN TECHNICAL COLLEGE	226	\$404,634	\$39,735
PIEDMONT TECHNICAL COLLEGE	1,789	\$3,509,040	\$344,588
PLAZA SCHOOL OF BEAUTY	3	\$4,925	\$484
PRESBYTERIAN COLLEGE	522	\$1,788,674	\$175,648
SHERMAN COLLEGE OF STRAIGHT CHIROPRACTIC	602	\$8,515,860	\$836,257
SOUTH CAROLINA STATE UNIVERSITY	4,615	\$19,629,850	\$1,927,651
SOUTHERN METHODIST COLLEGE	28	\$118,435	\$11,630
SOUTHERN WESLEYAN UNIVERSITY	3,303	\$14,773,195	\$1,450,728
SPARTANBURG METHODIST COLLEGE	533	\$1,430,949	\$140,519
SPARTANBURG TECHNICAL COLLEGE	127	\$242,348	\$23,799
STRAND COLLEGE OF HAIR DESIGN	23	\$48,493	\$4,762
TECHNICAL COLLEGE OF THE LOWCOUNTRY- BEAUFORT CAMPUS	159	\$415,028	\$40,756
TRIDENT TECHNICAL COLLEGE	1	\$2,500	\$246
TRIDENT TECHNICAL COLLEGE	4,079	\$10,139,398	\$995,689
UNIVERSITY OF SOUTH CAROLINA - AIKEN	2,412	\$10,936,226	\$1,073,937
UNIVERSITY OF SOUTH CAROLINA - BEAUFORT	200	\$475,915	\$46,735

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNIVERSITY OF SOUTH CAROLINA - COLUMBIA	16,519	\$96,554,200	\$9,481,622
UNIVERSITY OF SOUTH CAROLINA - LANCASTER	251	\$610,922	\$59,993
UNIVERSITY OF SOUTH CAROLINA - SALKEHATCHIE	348	\$944,931	\$92,792
UNIVERSITY OF SOUTH CAROLINA - SPARTANBURG	3,600	\$14,412,940	\$1,415,351
UNIVERSITY OF SOUTH CAROLINA - SUMTER	539	\$1,423,291	\$139,767
UNIVERSITY OF SOUTH CAROLINA - UNION	118	\$276,456	\$27,148
UNIVERSITY OF SOUTH CAROLINA REGIONAL CAMPUSES	1	\$2,000	\$196
VOORHEES COLLEGE	1,103	\$3,527,840	\$346,434
WINTHROP UNIVERSITY	4,123	\$16,055,150	\$1,576,616
WOFFORD COLLEGE	659	\$3,147,654	\$309,100
Federal Savings Because of Direct Loan Participation		\$131,834,119	\$12,946,110
Lost Federal Savings Because of FFEL Participation		\$344,546,312	\$33,834,448
Total Potential Federal Savings with 100% Direct Loan Participation		\$476,380,431	\$46,780,558

South Dakota Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AUGUSTANA COLLEGE	1,617	\$6,498,960	\$638,198
AVERA MCKENNAN HOSPITAL SCHOOL OF RADIOLOGIC TECHNO	14	\$44,135	\$4,334
BLACK HILLS BEAUTY COLLEGE	102	\$268,743	\$26,391
BLACK HILLS STATE UNIVERSITY	3,161	\$11,742,160	\$1,153,080
DAKOTA STATE UNIVERSITY	1,834	\$5,663,105	\$556,117
DAKOTA WESLEYAN UNIVERSITY	972	\$3,873,567	\$380,384
HEADLINES ACADEMY OF COSMETOLOGY	101	\$289,105	\$28,390
HURON UNIVERSITY	630	\$2,333,015	\$229,102
KILIAN COMMUNITY COLLEGE	649	\$2,150,170	\$211,147
LAKE AREA TECHNICAL INSTITUTE	1,086	\$3,805,068	\$373,658
MITCHELL TECHNICAL INSTITUTE	953	\$2,742,079	\$269,272
MOUNT MARTY COLLEGE	1,150	\$4,684,551	\$460,023
NATIONAL AMERICAN UNIVERSITY	4,258	\$16,589,426	\$1,629,082
NORTH AMERICAN BAPTIST SEMINARY	100	\$677,267	\$66,508
NORTHERN STATE UNIVERSITY	2,207	\$6,882,458	\$675,857
PRESENTATION COLLEGE	704	\$2,225,655	\$218,559
SACRED HEART HOSPITAL SCHOOL OF RADIOLOGIC TECHNOLOG	11	\$34,976	\$3,435
SI TANKA/HURON UNIVERSITY	52	\$210,067	\$20,629
SIOUX VALLEY HOSPITAL	16	\$55,445	\$5,445
SOUTH DAKOTA SCHOOL OF MINES & TECHNOLOGY	1,873	\$7,578,126	\$744,172
SOUTH DAKOTA STATE UNIVERSITY	7,269	\$30,201,560	\$2,965,793
SOUTHEAST TECHNICAL INSTITUTE	1,944	\$6,041,836	\$593,308
UNIVERSITY OF SIOUX FALLS	1,066	\$4,237,451	\$416,118
UNIVERSITY OF SOUTH DAKOTA	6,786	\$37,540,700	\$3,686,497
WESTERN DAKOTA TECHNICAL INSTITUTE	1,043	\$3,205,609	\$314,791
Federal Savings Because of Direct Loan Participation		\$16,589,426	\$1,629,082
Lost Federal Savings Because of FFEL Participation		\$142,985,808	\$14,041,206

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Total Potential Federal Savings with 100% Direct Loan Participation		\$159,575,234	\$15,670,288

Tennessee Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
AQUINAS COLLEGE	1,032	\$3,993,341	\$392,146
ARNOLD'S BEAUTY SCHOOL	36	\$96,510	\$9,477
AUSTIN PEAY STATE UNIVERSITY	5,457	\$23,136,902	\$2,272,044
BAPTIST MEMORIAL COLLEGE OF HEALTH SCIENCES	439	\$1,790,853	\$175,862
BELMONT UNIVERSITY	2,325	\$16,265,170	\$1,597,240
BETHEL COLLEGE	965	\$3,966,717	\$389,532
BRYAN COLLEGE	469	\$2,182,885	\$214,359
CARSON - NEWMAN COLLEGE	1,834	\$7,361,873	\$722,936
CHATTANOOGA STATE TECHNICAL COMMUNITY COLLEGE	3,035	\$8,204,929	\$805,724
CHRISTIAN BROTHERS UNIVERSITY	1,935	\$12,535,461	\$1,230,982
CHURCH OF GOD THEOLOGICAL SEMINARY	69	\$423,574	\$41,595
CLEVELAND STATE COMMUNITY COLLEGE	470	\$1,079,798	\$106,036
COLUMBIA STATE COMMUNITY COLLEGE	1,033	\$2,627,770	\$258,047
CONCORDE CAREER COLLEGE	2,251	\$5,364,761	\$526,820
CRICHTON COLLEGE	1,172	\$5,021,741	\$493,135
CUMBERLAND UNIVERSITY	1,180	\$5,049,211	\$495,833
DAVID LIPSCOMB UNIVERSITY	1,736	\$7,765,930	\$762,614
DRAUGHONS JUNIOR COLLEGE	2,438	\$6,769,945	\$664,809
DYERSBURG STATE COMMUNITY COLLEGE	384	\$699,864	\$68,727
EAST TENNESSEE STATE UNIVERSITY	6,978	\$34,085,200	\$3,347,167
ELECTRONIC COMPUTER PROGRAMMING COLLEGE	303	\$746,278	\$73,284
EMMANUEL SCHOOL OF RELIGION	14	\$63,250	\$6,211
FAYETTEVILLE BEAUTY SCHOOL	44	\$98,306	\$9,654
FISK UNIVERSITY	1,150	\$5,425,914	\$532,825
FRANKLIN ACADEMY D/B/A ACADEMY OF BEAUTY ARTS	110	\$248,275	\$24,381
FREE WILL BAPTIST BIBLE COLLEGE	229	\$941,201	\$92,426
FREED HARDEMAN UNIVERSITY	2,137	\$12,030,020	\$1,181,348
HIWASSEE COLLEGE	269	\$652,647	\$64,090
ITT TECHNICAL INSTITUTE	3,586	\$15,382,200	\$1,510,532
ITT TECHNICAL INSTITUTE	3,911	\$17,975,150	\$1,765,160
JOHN A GUPTON COLLEGE	93	\$290,241	\$28,502
JOHNSON BIBLE COLLEGE	557	\$1,995,355	\$195,944
JON NAVE UNIVERSITY OF COSMETOLOGY	46	\$91,559	\$8,991
KING COLLEGE	345	\$1,393,938	\$136,885
LAMBUTH UNIVERSITY	700	\$2,744,412	\$269,501
LANE COLLEGE	972	\$3,139,300	\$308,279
LEE UNIVERSITY	3,321	\$15,498,150	\$1,521,918
LEMOYNE - OWEN COLLEGE	1,009	\$3,758,554	\$369,090
LINCOLN MEMORIAL UNIVERSITY	1,463	\$6,508,116	\$639,097
MARTIN METHODIST COLLEGE	530	\$1,714,408	\$168,355
MARYVILLE COLLEGE	910	\$3,993,266	\$392,139

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
MCCOLLUM & ROSS HAIR SCHOOL	249	\$767,566	\$75,375
MEDVANCE INSTITUTE	1,050	\$3,204,065	\$314,639
MEHARRY MEDICAL COLLEGE	1,117	\$22,369,690	\$2,196,704
MEMPHIS COLLEGE OF ART	440	\$2,933,338	\$288,054
MEMPHIS THEOLOGICAL SEMINARY	66	\$508,600	\$49,945
METHODIST HOSPITAL SCHOOL OF NURSING	112	\$327,621	\$32,172
MIDDLE TENNESSEE SCHOOL OF ANESTHESIA	144	\$2,158,295	\$211,945
MIDDLE TENNESSEE STATE UNIVERSITY	12,089	\$50,111,510	\$4,920,950
MILLER - MOTTE TECHNICAL COLLEGE	3,643	\$12,781,430	\$1,255,136
MILLIGAN COLLEGE	782	\$4,063,086	\$398,995
MISTER WAYNE'S SCHOOL OF UNISEX HAIR DESIGN	18	\$49,875	\$4,898
MOTLOW STATE COMMUNITY COLLEGE	936	\$2,365,690	\$232,311
NASHVILLE AUTO DIESEL COLLEGE	3,732	\$20,123,620	\$1,976,139
NASHVILLE COLLEGE OF MEDICAL CAREERS	341	\$748,256	\$73,479
NASHVILLE STATE TECHNICAL COMMUNITY COLLEGE	1,538	\$4,326,294	\$424,842
NATIONAL COLLEGE OF BUSINESS AND TECHNOLOGY	293	\$1,127,354	\$110,706
NEW DIRECTIONS HAIR ACADEMY	396	\$1,109,751	\$108,978
NEW WAVE HAIR ACADEMY	284	\$859,398	\$84,393
NEW WAVE HAIR ACADEMY	715	\$2,146,873	\$210,823
NORTH CENTRAL INSTITUTE	69	\$197,130	\$19,358
NORTHEAST STATE TECHNICAL COMMUNITY COLLEGE	760	\$1,361,316	\$133,681
NOSSI COLLEGE OF ART	358	\$1,285,633	\$126,249
O'MORE COLLEGE OF DESIGN	128	\$493,146	\$48,427
PELLISSIPPI STATE TECHNICAL COMMUNITY COLLEGE	1,606	\$3,327,909	\$326,801
PLAZA BEAUTY SCHOOL	99	\$247,587	\$24,313
PSYCHOLOGICAL STUDIES INSTITUTE	32	\$228,056	\$22,395
RHODES COLLEGE	871	\$5,212,530	\$511,870
ROANE STATE COMMUNITY COLLEGE	856	\$1,840,000	\$180,688
SOUTH COLLEGE	1,088	\$3,937,157	\$386,629
SOUTHEASTERN CAREER COLLEGE	249	\$1,084,352	\$106,483
SOUTHERN ADVENTIST UNIVERSITY	1,442	\$6,319,694	\$620,594
SOUTHERN COLLEGE OF OPTOMETRY	650	\$7,249,290	\$711,880
TEMPLE BAPTIST SEMINARY	3	\$14,350	\$1,409
TENNESSEE ACADEMY OF COSMETOLOGY	164	\$338,792	\$33,269
TENNESSEE ACADEMY OF COSMETOLOGY	153	\$277,245	\$27,225
TENNESSEE CAREER COLLEGE	121	\$348,221	\$34,195
TENNESSEE INSTITUTE OF ELECTRONICS	285	\$1,356,488	\$133,207
TENNESSEE INSTITUTE OF HEALING ARTS	144	\$453,088	\$44,493
TENNESSEE STATE UNIVERSITY	8,220	\$37,320,867	\$3,664,909
TENNESSEE TECHNOLOGICAL UNIVERSITY	3,958	\$12,565,303	\$1,233,913
TENNESSEE TECHNOLOGY CENTER - HOHENWALD	68	\$160,262	\$15,738
TENNESSEE TECHNOLOGY CENTER - NASHVILLE	194	\$428,423	\$42,071
TENNESSEE TECHNOLOGY CENTER AT MCKENZIE	2	\$4,733	\$465
TENNESSEE TECHNOLOGY CENTER AT MCMINNVILLE	22	\$52,263	\$5,132
TENNESSEE TECHNOLOGY CENTER AT PARIS	19	\$31,720	\$3,115
TENNESSEE TEMPLE UNIVERSITY	501	\$2,009,656	\$197,348
TENNESSEE WESLEYAN COLLEGE	598	\$2,334,472	\$229,245
TREVECCA NAZARENE UNIVERSITY	2,211	\$13,538,890	\$1,329,519
TUSCULUM COLLEGE	1,884	\$8,430,252	\$827,851
UNION UNIVERSITY	1,788	\$10,283,540	\$1,009,844
UNIVERSITY OF MEMPHIS (THE)	12,875	\$56,107,240	\$5,509,731
UNIVERSITY OF TENNESSEE - CHATTANOOGA	3,755	\$17,564,363	\$1,724,820
UNIVERSITY OF TENNESSEE - KNOXVILLE	13,734	\$78,106,170	\$7,670,026
UNIVERSITY OF TENNESSEE - MARTIN	3,572	\$12,677,121	\$1,244,893
UNIVERSITY OF TENNESSEE HEALTH SCIENCE CENTER (THE)	2,048	\$24,279,628	\$2,384,259

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNIVERSITY OF THE SOUTH (THE)	512	\$2,246,889	\$220,644
VANDERBILT UNIVERSITY	6,228	\$54,981,550	\$5,399,188
VOLUNTEER BEAUTY ACADEMY	112	\$365,859	\$35,927
VOLUNTEER BEAUTY ACADEMY OF DYERSBURG	114	\$376,139	\$36,937
VOLUNTEER BEAUTY ACADEMY OF NASHVILLE	154	\$473,015	\$46,450
VOLUNTEER STATE COMMUNITY COLLEGE	1,100	\$2,324,882	\$228,303
WALTERS STATE COMMUNITY COLLEGE	799	\$1,874,043	\$184,031
WATKINS INSTITUTE COLLEGE OF ART & DESIGN	311	\$1,181,830	\$116,056
WEST TENNESSEE BUSINESS COLLEGE	402	\$960,091	\$94,281
Federal Savings Because of Direct Loan Participation		\$142,405,971	\$13,984,266
Lost Federal Savings Because of FFEL Participation		\$625,542,961	\$61,428,319
Total Potential Federal Savings with 100% Direct Loan Participation		\$767,948,932	\$75,412,585

Texas Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
FRANK PHILLIPS COLLEGE	3,936	\$14,700,740	\$1,443,613
TEXAS A&M UNIVERSITY - COMMERCE	4,095	\$15,321,499	\$1,504,571
LAMAR UNIVERSITY	4,186	\$15,800,740	\$1,551,633
MIDWESTERN STATE UNIVERSITY	3,006	\$11,775,330	\$1,156,337
UNIVERSITY OF NORTH TEXAS	18,132	\$82,677,300	\$8,118,911
UNIVERSITY OF TEXAS - PAN AMERICAN	3,925	\$15,006,176	\$1,473,606
SAM HOUSTON STATE UNIVERSITY	8,079	\$30,992,070	\$3,043,421
UNIVERSITY OF HOUSTON - DOWNTOWN	2,489	\$8,545,560	\$839,174
SOUTHWEST TEXAS STATE UNIVERSITY	12,571	\$53,171,898	\$5,221,480
STEPHEN F AUSTIN STATE UNIVERSITY	8,210	\$31,200,900	\$3,063,928
SUL ROSS STATE UNIVERSITY	2,031	\$7,350,563	\$721,825
PRAIRIE VIEW AGRICULTURAL & MECHANICAL UNIVERSITY	6,887	\$32,412,187	\$3,182,877
TARLETON STATE UNIVERSITY	5,665	\$24,680,610	\$2,423,636
TEXAS A&M UNIVERSITY	20,217	\$100,402,040	\$9,859,480
TEXAS A&M UNIVERSITY - KINGSVILLE	5,256	\$21,514,773	\$2,112,751
TEXAS SOUTHERN UNIVERSITY	9,561	\$41,397,800	\$4,065,264
TEXAS TECH UNIVERSITY	17,389	\$87,382,800	\$8,580,991
TEXAS WOMAN'S UNIVERSITY	4,349	\$21,846,108	\$2,145,288
UNIVERSITY OF HOUSTON	14,354	\$77,262,900	\$7,587,217
UNIVERSITY OF TEXAS AT ARLINGTON	8,619	\$41,970,930	\$4,121,545
UNIVERSITY OF TEXAS AT AUSTIN	28,277	\$201,930,000	\$19,829,526
UNIVERSITY OF TEXAS HEALTH SCIENCE CENTER AT SAN ANTON	2,965	\$30,775,513	\$3,022,155
UNIVERSITY OF TEXAS AT EL PASO	5,775	\$24,304,201	\$2,386,673
WEST TEXAS A&M UNIVERSITY	3,897	\$16,040,011	\$1,575,129
TEXAS A&M UNIVERSITY SYSTEM HEALTH SCIENCE CENTER	1,111	\$14,857,468	\$1,459,003
UNIVERSITY OF TEXAS HEALTH SCIENCE CENTER AT HOUSTON	2,181	\$27,111,819	\$2,662,381
UNIVERSITY OF TEXAS MEDICAL BRANCH AT GALVESTON	1,708	\$21,000,361	\$2,062,235
TEXAS A&M INTERNATIONAL UNIVERSITY	1,217	\$4,102,730	\$402,888
UNIVERSITY OF TEXAS AT DALLAS	5,144	\$27,097,390	\$2,660,964

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
UNIVERSITY OF NORTH TEXAS HEALTH SCIENCE CENTER AT FOR	859	\$11,563,140	\$1,135,500
UNIVERSITY OF TEXAS OF THE PERMIAN BASIN	1,498	\$5,468,630	\$537,019
UNIVERSITY OF TEXAS SOUTHWESTERN MEDICAL CENTER AT DA	1,320	\$13,843,510	\$1,359,433
UNIVERSITY OF TEXAS AT SAN ANTONIO	13,175	\$64,467,770	\$6,330,735
TEXAS TECH UNIVERSITY HEALTH SCIENCES CENTER	2,100	\$24,765,881	\$2,432,010
TEXAS A&M UNIVERSITY - CORPUS CHRISTI	5,237	\$28,851,170	\$2,833,185
UNIVERSITY OF TEXAS AT TYLER	2,338	\$11,104,791	\$1,090,490
UNIVERSITY OF HOUSTON - CLEAR LAKE	2,886	\$15,000,589	\$1,473,058
UNIVERSITY OF HOUSTON - VICTORIA	1,032	\$5,718,411	\$561,548
UNIVERSITY OF TEXAS MD ANDERSON CANCER CENTER	47	\$271,958	\$26,706
UNIVERSITY OF TEXAS AT BROWNSVILLE	3,362	\$10,663,995	\$1,047,204
JPS INSTITUTE FOR HEALTH CAREER DEVELOPMENT	104	\$335,455	\$32,942
TEXAS A & M UNIVERSITY - TEXARKANA	319	\$1,041,749	\$102,300
ALVIN COMMUNITY COLLEGE	219	\$615,997	\$60,491
AMARILLO COLLEGE	1,892	\$5,821,681	\$571,689
BLINN COLLEGE	3,324	\$9,498,070	\$932,710
CISCO JUNIOR COLLEGE	739	\$1,578,037	\$154,963
CLARENDON COLLEGE	123	\$290,888	\$28,565
CEDAR VALLEY COLLEGE	140	\$297,727	\$29,237
DEL MAR COLLEGE	921	\$1,709,030	\$167,827
FRANK PHILLIPS COLLEGE	235	\$573,413	\$56,309
GRAYSON COUNTY COLLEGE	760	\$1,980,889	\$194,523
TRINITY VALLEY COMMUNITY COLLEGE	785	\$1,665,973	\$163,599
HOWARD COLLEGE	767	\$2,029,982	\$199,344
LAREDO COMMUNITY COLLEGE	526	\$952,007	\$93,487
MCLENNAN COMMUNITY COLLEGE	2,585	\$6,928,588	\$680,387
NAVARRO COLLEGE	1,193	\$2,744,040	\$269,465
ODESSA COLLEGE	106	\$237,897	\$23,361
RANGER COLLEGE	2	\$6,625	\$651
SAINT PHILIP'S COLLEGE	1,691	\$4,778,654	\$469,264
SAN JACINTO COMMUNITY COLLEGE DISTRICT	838	\$2,056,322	\$201,931
SOUTH PLAINS COLLEGE	2,145	\$4,541,061	\$445,932
SOUTHWEST TEXAS JUNIOR COLLEGE	180	\$357,191	\$35,076
TARRANT COUNTY COLLEGE DISTRICT	1,481	\$2,691,978	\$264,352
TEMPLE COLLEGE	491	\$1,054,033	\$103,506
TEXAS STATE TECHNICAL COLLEGE	4,131	\$12,446,806	\$1,222,276
TYLER JUNIOR COLLEGE	1,795	\$4,381,812	\$430,294
VICTORIA COLLEGE (THE)	346	\$924,068	\$90,743
WHARTON COUNTY JUNIOR COLLEGE	361	\$850,777	\$83,546
CENTRAL TEXAS COLLEGE DISTRICT	530	\$1,136,986	\$111,652
EL CENTRO COLLEGE	200	\$484,739	\$47,601
GALVESTON COLLEGE	33	\$99,587	\$9,779
MOUNTAIN VIEW COLLEGE	204	\$456,923	\$44,870
RICHLAND COLLEGE	858	\$2,066,079	\$202,889
EASTFIELD COLLEGE	262	\$510,290	\$50,110
SAN ANTONIO COLLEGE	3,041	\$8,486,227	\$833,347
TEXAS STATE TECHNICAL COLLEGE - HARLINGEN	488	\$1,137,222	\$111,675
MIDLAND COLLEGE	54	\$109,919	\$10,794
TEXAS STATE TECHNICAL COLLEGE WEST TEXAS	1,971	\$5,520,651	\$542,128
VERNON COLLEGE	155	\$330,345	\$32,440
EL PASO COMMUNITY COLLEGE	2	\$7,500	\$737
HOUSTON COMMUNITY COLLEGE	1,703	\$3,495,350	\$343,243
NORTH HARRIS MONTGOMERY COMMUNITY COLLEGE DISTRICT	1,689	\$4,022,480	\$395,008
AUSTIN COMMUNITY COLLEGE	2,853	\$6,702,309	\$658,167
NORTH LAKE COLLEGE	311	\$757,484	\$74,385

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
BROOKHAVEN COLLEGE	732	\$2,054,560	\$201,758
PALO ALTO COLLEGE	579	\$1,497,885	\$147,092
LAMAR STATE COLLEGE - PORT ARTHUR	4	\$15,700	\$1,542
COLLIN COUNTY COMMUNITY COLLEGE	1,036	\$3,072,756	\$301,745
NORTHWEST VISTA COLLEGE	624	\$1,552,985	\$152,503
ABILENE CHRISTIAN UNIVERSITY	4,432	\$20,269,740	\$1,990,488
AUSTIN COLLEGE	1,437	\$7,292,200	\$716,094
AUSTIN PRESBYTERIAN THEOLOGICAL SEMINARY	33	\$174,664	\$17,152
BAYLOR UNIVERSITY	9,756	\$59,990,400	\$5,891,057
CONCORDIA UNIVERSITY AT AUSTIN	877	\$3,419,341	\$335,779
DALLAS BAPTIST UNIVERSITY	3,107	\$17,105,460	\$1,679,756
DALLAS THEOLOGICAL SEMINARY	219	\$1,202,862	\$118,121
EAST TEXAS BAPTIST UNIVERSITY	1,315	\$4,378,992	\$430,017
HARDIN-SIMMONS UNIVERSITY	2,327	\$11,452,980	\$1,124,683
HOWARD PAYNE UNIVERSITY	1,302	\$4,952,185	\$486,305
HOUSTON BAPTIST UNIVERSITY	2,302	\$13,503,215	\$1,326,016
HUSTON - TILLOTSON COLLEGE	771	\$2,746,430	\$269,699
UNIVERSITY OF THE INCARNATE WORD	3,567	\$18,129,259	\$1,780,293
LETOURNEAU UNIVERSITY	3,920	\$20,457,000	\$2,008,877
LUBBOCK CHRISTIAN UNIVERSITY	2,067	\$9,634,866	\$946,144
UNIVERSITY OF MARY HARDIN-BAYLOR	3,090	\$15,327,820	\$1,505,192
MCMURRY UNIVERSITY	1,754	\$7,999,197	\$785,521
OBLATE SCHOOL OF THEOLOGY	9	\$70,004	\$6,874
OUR LADY OF THE LAKE UNIVERSITY	3,469	\$17,667,025	\$1,734,902
PAUL QUINN COLLEGE	827	\$2,366,370	\$232,378
RICE UNIVERSITY	1,669	\$10,738,188	\$1,054,490
SCHREINER UNIVERSITY	953	\$3,861,699	\$379,219
SOUTHERN METHODIST UNIVERSITY	5,192	\$39,469,080	\$3,875,864
SOUTHWESTERN ASSEMBLIES OF GOD UNIVERSITY	1,716	\$7,132,730	\$700,434
SOUTHWESTERN CHRISTIAN COLLEGE	118	\$314,573	\$30,891
SOUTHWESTERN ADVENTIST UNIVERSITY	1,015	\$4,245,863	\$416,944
SOUTHWESTERN UNIVERSITY	720	\$3,140,467	\$308,394
SAINT EDWARDS UNIVERSITY	3,103	\$19,022,190	\$1,867,979
SAINT MARY'S UNIVERSITY	4,419	\$31,723,500	\$3,115,248
TEXAS CHIROPRACTIC COLLEGE	862	\$13,268,730	\$1,302,989
TEXAS CHRISTIAN UNIVERSITY	4,942	\$30,409,000	\$2,986,164
JARVIS CHRISTIAN COLLEGE	358	\$1,002,759	\$98,471
TEXAS COLLEGE	352	\$1,121,100	\$110,092
TEXAS LUTHERAN UNIVERSITY	1,325	\$5,535,390	\$543,575
TEXAS WESLEYAN UNIVERSITY	2,668	\$21,321,360	\$2,093,758
TRINITY UNIVERSITY	1,451	\$8,231,560	\$808,339
UNIVERSITY OF DALLAS	1,612	\$11,519,410	\$1,131,206
UNIVERSITY OF SAINT THOMAS	1,653	\$9,280,230	\$911,319
WAYLAND BAPTIST UNIVERSITY	2,454	\$10,053,968	\$987,300
WILEY COLLEGE	393	\$1,068,642	\$104,941
BAYLOR COLLEGE OF MEDICINE	826	\$8,103,070	\$795,721
SOUTH TEXAS COLLEGE OF LAW	2,086	\$22,761,200	\$2,235,150
DALLAS CHRISTIAN COLLEGE	227	\$676,883	\$66,470
ARLINGTON BAPTIST COLLEGE	231	\$649,998	\$63,830
PARKER COLLEGE OF CHIROPRACTIC	1,431	\$22,524,490	\$2,211,905
HOUSTON GRADUATE SCHOOL OF THEOLOGY	2	\$5,566	\$547
AUSTIN GRADUATE SCHOOL OF THEOLOGY	14	\$70,911	\$6,963
COLLEGE OF SAINT THOMAS MORE	3	\$18,000	\$1,768
COLLEGE OF BIBLICAL STUDIES-HOUSTON	112	\$327,604	\$32,171
COMMONWEALTH INSTITUTE OF FUNERAL SERVICES	124	\$413,677	\$40,623

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
LON MORRIS COLLEGE	243	\$664,218	\$65,226
COVENANT SCHOOL OF NURSING AND ALLIED HEALTH	250	\$792,448	\$77,818
DALLAS INSTITUTE OF FUNERAL SERVICE	178	\$611,725	\$60,071
UNIVERSITY OF COSMETOLOGY ARTS & SCIENCES	266	\$471,467	\$46,298
LINCOLN TECHNICAL INSTITUTE	1,593	\$6,015,527	\$590,725
MIMS CLASSIC BEAUTY COLLEGE	12	\$26,505	\$2,603
INTERNATIONAL BUSINESS COLLEGE	1,053	\$2,511,841	\$246,663
SAN ANTONIO COLLEGE OF MEDICAL & DENTAL ASSISTANTS	2,311	\$5,549,203	\$544,932
AMERICAN COMMERCIAL COLLEGE	289	\$907,795	\$89,145
AMERICAN COMMERCIAL COLLEGE	554	\$1,752,968	\$172,141
WADE COLLEGE	321	\$1,458,549	\$143,230
DEVRY INSTITUTE OF TECHNOLOGY	7,309	\$34,975,630	\$3,434,607
HALLMARK INSTITUTE OF AERONAUTICS	1,766	\$7,160,118	\$703,124
CENTRAL TEXAS COMMERCIAL COLLEGE	370	\$1,154,907	\$113,412
VICTORIA BEAUTY COLLEGE	133	\$355,344	\$34,895
AMERICAN TRADES INSTITUTE	1,088	\$3,647,761	\$358,210
COSMETOLOGY CAREER CENTER	88	\$213,391	\$20,955
CHARLES & SUE'S SCHOOL OF HAIR DESIGN	108	\$347,650	\$34,139
BORDER INSTITUTE OF TECHNOLOGY	455	\$1,486,636	\$145,988
OGLE SCHOOL OF HAIR DESIGN	495	\$1,337,920	\$131,384
CAPITOL CITY TRADE & TECHNICAL SCHOOL	1,108	\$3,784,669	\$371,654
SOUTHWEST SCHOOL OF ELECTRONICS	302	\$1,298,279	\$127,491
WESTERN TECHNICAL INSTITUTE	1,967	\$6,653,478	\$653,372
ART INSTITUTE OF HOUSTON (THE)	3,031	\$16,456,290	\$1,616,008
COURT REPORTING INSTITUTE OF DALLAS	1,282	\$5,206,849	\$511,313
AMERICAN COMMERCIAL COLLEGE	274	\$817,053	\$80,235
BRADFORD SCHOOL OF BUSINESS	430	\$1,673,036	\$164,292
AUSTIN BUSINESS COLLEGE	675	\$2,044,318	\$200,752
AMERICAN COMMERCIAL COLLEGE	476	\$1,494,426	\$146,753
TRI-STATE COSMETOLOGY INSTITUTE	146	\$232,906	\$22,871
OGLE SCHOOL OF HAIR DESIGN	583	\$1,682,940	\$165,265
OGLE SCHOOL OF HAIR DESIGN	247	\$793,663	\$77,938
MTI COLLEGE OF BUSINESS AND TECHNOLOGY	2,025	\$6,160,442	\$604,955
AMARILLO COLLEGE OF HAIRDRESSING	76	\$239,373	\$23,506
TEXAS VOCATIONAL SCHOOL	224	\$573,991	\$56,366
NATIONAL INSTITUTE OF TECHNOLOGY	5,946	\$16,350,110	\$1,605,581
EXPOSITO SCHOOL OF HAIR DESIGN	67	\$158,038	\$15,519
INTERNATIONAL AVIATION & TRAVEL ACADEMY	536	\$2,179,669	\$214,043
CAPITOL CITY CAREERS	204	\$566,449	\$55,625
TEXAS SCHOOL OF BUSINESS	4,617	\$12,374,145	\$1,215,141
KD STUDIO	288	\$1,357,834	\$133,339
SAN ANTONIO BEAUTY COLLEGE #3	40	\$66,587	\$6,539
ITT TECHNICAL INSTITUTE	2,378	\$11,363,650	\$1,115,910
ITT TECHNICAL INSTITUTE	1	\$1,150	\$113
PROFESSIONAL CAREER COLLEGE	187	\$573,235	\$56,292
UNIVERSAL TECHNICAL INSTITUTE	5,448	\$24,837,260	\$2,439,019
ARLINGTON CAREER INSTITUTE	504	\$1,728,722	\$169,761
SEGUIN BEAUTY SCHOOL	75	\$192,694	\$18,923
INTERNATIONAL BUSINESS COLLEGE	1,519	\$4,526,201	\$444,473
ART INSTITUTE OF DALLAS (THE)	2,834	\$14,954,360	\$1,468,518
SOUTH TEXAS VOCATIONAL TECHNICAL INSTITUTE	226	\$562,893	\$55,276
SOUTH TEXAS VOCATIONAL TECHNICAL INSTITUTE	319	\$763,700	\$74,995
STAR COLLEGE OF COSMETOLOGY	13	\$29,092	\$2,857
TEXAS CULINARY ACADEMY	354	\$1,731,850	\$170,068
COMPUTER CAREER CENTER	235	\$589,587	\$57,897

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
IVERSON BUSINESS SCHOOL AND COURT REPORTING	333	\$1,112,879	\$109,285
CAREER POINT INSTITUTE	2,226	\$5,992,065	\$588,421
CAREER CENTERS OF TEXAS - EL PASO	1,096	\$2,664,443	\$261,648
ATI- CAREER TRAINING CENTER	1,450	\$4,471,405	\$439,092
ATI - CAREER TRAINING CENTER	1,745	\$5,363,084	\$526,655
OCEAN CORPORATION (THE)	451	\$1,710,569	\$167,978
CENTER FOR ADVANCED LEGAL STUDIES	458	\$1,399,876	\$137,468
SHIRLEY BAKER CAREER INSTITUTE	345	\$1,087,790	\$106,821
ULTRASOUND TECHNICAL SERVICES	1,909	\$6,748,737	\$662,726
VANGUARD INSTITUTE OF TECHNOLOGY	106	\$207,925	\$20,418
SAN ANTONIO BEAUTY COLLEGE #4	18	\$34,857	\$3,423
PCI HEALTH TRAINING CENTER	732	\$1,725,287	\$169,423
AIMS ACADEMY	38	\$124,500	\$12,226
TEXAS COLLEGE OF COSMETOLOGY	38	\$76,701	\$7,532
POLYTECHNIC INSTITUTE	260	\$577,805	\$56,740
EDUCATION AMERICA - HOUSTON CAMPUS	1,100	\$3,572,540	\$350,823
SCHOOL OF AUTOMOTIVE MACHINISTS	178	\$714,186	\$70,133
SOUTHERN CAREERS INSTITUTE	1,910	\$4,715,303	\$463,043
STAR COLLEGE OF COSMETOLOGY #2	40	\$75,222	\$7,387
ITT TECHNICAL INSTITUTE	1,804	\$7,918,900	\$777,636
ROYAL BEAUTY CAREERS	332	\$727,214	\$71,412
TEXAS CAREERS	2,550	\$6,113,986	\$600,393
SAVANT TRAINING & TECHNOLOGY	66	\$82,620	\$8,113
ACADEMY OF HEALTH CARE PROFESSIONS (THE)	812	\$2,167,359	\$212,835
NATIONAL BEAUTY COLLEGE	27	\$42,292	\$4,153
AMERICAN COLLEGE OF ACUPUNCTURE & ORIENTAL MEDICINE	115	\$1,127,639	\$110,734
ACADEMY OF ORIENTAL MEDICINE	242	\$2,764,430	\$271,467
ARLINGTON MEDICAL INSTITUTE	202	\$495,942	\$48,702
COLLEGE OF TRADITIONAL CHINESE MEDICINE	115	\$1,113,407	\$109,337
FARIS COMPUTER SCHOOL	14	\$27,146	\$2,666
SOUTHEASTERN CAREER INSTITUTE	335	\$1,491,866	\$146,501
TOUCH OF CLASS SCHOOL OF COSMETOLOGY	90	\$231,804	\$22,763
SOUTHWESTERN PROFESSIONAL INSTITUTE	216	\$633,482	\$62,208
TONI & GUY HAIRDRESSING ACADEMY	89	\$301,372	\$29,595
DSU TRAINING INSTITUTE	1	\$2,600	\$255
NORTH TEXAS PROFESSIONAL CAREER INSTITUTE	217	\$624,210	\$61,297
TRANSWORLD ACADEMY	2	\$1,790	\$176
EXPERT SOLUTIONS TECHNICAL COLLEGE	286	\$951,775	\$93,464
SYLVIA'S INTERNATIONAL SCHOOL OF BEAUTY	59	\$153,277	\$15,052
BEHOLD! BEAUTY ACADEMY	6	\$13,558	\$1,331
EXTENDED HEALTH EDUCATION	154	\$560,081	\$55,000
STATE BEAUTY ACADEMY	55	\$85,911	\$8,436
KUSSAD INSTITUTE OF COURT REPORTING	35	\$191,555	\$18,811
AERONAUTICAL INSTITUTE OF TECHNOLOGIES	13	\$54,447	\$5,347
GENESIS VOCATIONAL TRAINING	285	\$781,747	\$76,768
Federal Savings Because of Direct Loan Participation		\$141,933,771	\$13,937,896
Lost Federal Savings Because of FFEL Participation		\$2,080,975,192	\$204,351,764
Total Potential Federal Savings with 100% Direct Loan Participation		\$2,222,908,963	\$218,289,660

Institution of Higher Education

Student
Borrowers

Loan Volume (2001-
2002)

Savings

Utah Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001- 2002)	Savings
AMERICAN INSTITUTE OF MEDICAL & DENTAL TECHNOLOGY	466	\$1,319,822	\$129,607
BEAU LA REINE COLLEGE OF BEAUTY CULTURE	18	\$44,700	\$4,390
BON LOSEE ACADEMY OF HAIR ARTISTRY	148	\$421,355	\$41,377
BRIGHAM YOUNG UNIVERSITY	9,573	\$42,478,940	\$4,171,432
CERTIFIED CAREERS INSTITUTE	424	\$1,088,338	\$106,875
COLLEGE OF EASTERN UTAH	306	\$822,491	\$80,769
DIXIE STATE COLLEGE OF UTAH	882	\$2,260,632	\$221,994
EAGLE GATE COLLEGE	318	\$987,302	\$96,953
EVANS HAIRSTYLING COLLEGE	6	\$17,125	\$1,682
FRAN BROWN COLLEGE OF BEAUTY	52	\$141,302	\$13,876
FRANCOIS D. HAIR DESIGN ACADEMY	77	\$154,059	\$15,129
HAIRITAGE COLLEGE OF BEAUTY	18	\$46,738	\$4,590
INTERNATIONAL INSTITUTE OF HAIR DESIGN	43	\$111,625	\$10,962
ITT TECHNICAL INSTITUTE	2,328	\$10,131,826	\$994,945
LATTER DAY SAINTS BUSINESS COLLEGE	351	\$919,407	\$90,286
MOUNTAIN WEST COLLEGE	2,031	\$6,947,191	\$682,214
MYOTHERAPY COLLEGE OF UTAH	192	\$609,154	\$59,819
PROVO COLLEGE	1,060	\$4,022,736	\$395,033
SALT LAKE COMMUNITY COLLEGE	2,347	\$5,274,330	\$517,939
SHERMAN KENDALL'S ACADEMY OF BEAUTY ARTS & SCIENCES	18	\$46,248	\$4,542
SNOW COLLEGE	686	\$1,613,577	\$158,453
SOUTHERN UTAH UNIVERSITY	2,003	\$7,280,032	\$714,899
STACEY'S HANDS OF CHAMPIONS BEAUTY COLLEGE	11	\$31,213	\$3,065
STEVENS HENAGER COLLEGE	3,079	\$14,234,550	\$1,397,833
UNIVERSITY OF UTAH	10,251	\$50,999,540	\$5,008,155
UTAH CAREER COLLEGE	507	\$1,721,212	\$169,023
UTAH COLLEGE OF MASSAGE THERAPY	4,263	\$15,516,700	\$1,523,740
UTAH STATE UNIVERSITY	7,318	\$29,195,684	\$2,867,016
UTAH VALLEY STATE COLLEGE	5,470	\$17,133,648	\$1,682,524
VON CURTIS ACADEMY OF HAIR DESIGN	517	\$2,109,425	\$207,146
WEBER STATE UNIVERSITY	3,635	\$10,707,730	\$1,051,499
WESTERN GOVERNORS UNIVERSITY	53	\$193,125	\$18,965
WESTMINSTER COLLEGE	2,103	\$10,302,719	\$1,011,727
Federal Savings Because of Direct Loan Participation		\$13,134,501	\$1,289,808
Lost Federal Savings Because of FFEL Participation		\$225,749,975	\$22,168,648
Total Potential Federal Savings with 100% Direct Loan Participation		\$238,884,476	\$23,458,456

Vermont Student Loan Volume by Institution Academic Year 2001-2002

Student

Loan Volume (2001-

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Institution of Higher Education	Borrowers	2002)	Savings
BENNINGTON COLLEGE	674	\$3,821,029	\$375,225
BURLINGTON COLLEGE	305	\$1,101,155	\$108,133
CASTLETON STATE COLLEGE	1,978	\$8,987,120	\$882,535
CHAMPLAIN COLLEGE	2,462	\$13,578,890	\$1,333,447
COLLEGE OF SAINT JOSEPH	507	\$2,333,955	\$229,194
COMMUNITY COLLEGE OF VERMONT	2,231	\$4,892,344	\$480,428
GODDARD COLLEGE	855	\$5,624,343	\$552,310
GREEN MOUNTAIN COLLEGE	611	\$3,055,148	\$300,016
JOHNSON STATE COLLEGE	1,656	\$6,552,556	\$643,461
LANDMARK COLLEGE	197	\$2,660,321	\$261,244
LYNDON STATE COLLEGE	1,423	\$5,563,869	\$546,372
MARLBORO COLLEGE	548	\$3,808,653	\$374,010
MIDDLEBURY COLLEGE	1,372	\$7,565,931	\$742,974
NEW ENGLAND CULINARY INSTITUTE	858	\$5,364,200	\$526,764
NORWICH UNIVERSITY	2,979	\$14,180,430	\$1,392,518
O'BRIEN'S TRAINING CENTER	81	\$227,453	\$22,336
RUTLAND REGIONAL MEDICAL CENTER SCHOOL OF RADIOLOGIC	12	\$36,125	\$3,547
SAINT MICHAEL'S COLLEGE	2,197	\$10,850,460	\$1,065,515
SCHOOL FOR INTERNATIONAL TRAINING	310	\$2,532,580	\$248,699
SOUTHERN VERMONT COLLEGE	413	\$1,594,572	\$156,587
STERLING COLLEGE	78	\$331,502	\$32,553
UNIVERSITY OF VERMONT AND STATE AGRICULTURAL COLLEGE	7,190	\$46,604,700	\$4,576,582
VERMONT COLLEGE OF COSTMETOLOGY	44	\$122,249	\$12,005
VERMONT LAW SCHOOL	1,115	\$11,626,590	\$1,141,731
VERMONT TECHNICAL COLLEGE	1,160	\$3,990,560	\$391,873
WOODBURY COLLEGE	312	\$1,321,288	\$129,750
Federal Savings Because of Direct Loan Participation		\$19,682,356	\$1,932,807
Lost Federal Savings Because of FFEL Participation		\$148,645,667	\$14,597,004
Total Potential Federal Savings with 100% Direct Loan Participation		\$168,328,023	\$16,529,812

Virginia Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ADVANCED TECHNOLOGY INSTITUTE	488	\$1,569,484	\$154,123
AMERICA'S COMPUTER TRAINING SOURCE	231	\$754,503	\$74,092
APPALACHIAN SCHOOL OF LAW	458	\$5,007,380	\$491,725
APPLIED CAREER TRAINING	1,149	\$3,084,381	\$302,886
ATI HOLLYWOOD THE SCHOOL OF HAIR DESIGN	43	\$126,622	\$12,434
AVERETT UNIVERSITY	1,934	\$9,968,260	\$978,883
BAPTIST THEOLOGICAL SEMINARY AT RICHMOND	19	\$117,300	\$11,519
BETA TECH	962	\$3,477,607	\$341,501
BLUE RIDGE COMMUNITY COLLEGE	289	\$696,408	\$68,387
BLUEFIELD COLLEGE	859	\$3,527,979	\$346,448
BON SECOURS MEMORIAL SCHOOL OF NURSING	71	\$233,375	\$22,917

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
BRAXTON SCHOOL OF BUSINESS	118	\$337,832	\$33,175
BRIDGEWATER COLLEGE	1,205	\$5,333,180	\$523,718
BRYANT AND STRATTON COLLEGE	1,843	\$6,674,539	\$655,440
CAREER TRAINING SOLUTIONS	4	\$8,834	\$867
CHRISTOPHER NEWPORT UNIVERSITY	3,175	\$13,607,090	\$1,336,216
COLLEGE OF WILLIAM & MARY	4,802	\$28,332,550	\$2,782,256
COMMUNITY HOSPITAL OF ROANOKE VALLEY COLLEGE OF HEALTH SERVICES	715	\$3,007,935	\$295,379
DANVILLE COMMUNITY COLLEGE	59	\$131,731	\$12,936
DANVILLE REGIONAL MEDICAL CENTER SCHOOL OF NURSING	53	\$154,474	\$15,169
DOMINION COLLEGE	494	\$1,779,827	\$174,779
EASTERN MENNONITE UNIVERSITY	1,030	\$4,507,090	\$442,596
EASTERN SHORE COMMUNITY COLLEGE	1	\$8,000	\$786
EASTERN VIRGINIA MEDICAL SCHOOL	759	\$10,352,270	\$1,016,593
ECPI COLLEGE OF TECHNOLOGY - VIRGINIA BEACH	6,102	\$23,255,890	\$2,283,728
ECPI TECHNICAL COLLEGE - RICHMOND	2,463	\$9,753,040	\$957,749
ECPI TECHNICAL COLLEGE - ROANOKE	564	\$2,360,060	\$231,758
EMORY & HENRY COLLEGE	987	\$4,269,287	\$419,244
FERRUM COLLEGE	1,006	\$4,411,473	\$433,207
GEORGE MASON UNIVERSITY	9,438	\$42,609,380	\$4,184,241
GERMANNA COMMUNITY COLLEGE	116	\$209,697	\$20,592
GHENT BEAUTY ACADEMY	84	\$142,901	\$14,033
GIBBS COLLEGE	867	\$2,990,016	\$293,620
GRAHAM WEBB INTERNATIONAL ACADEMY OF HAIR	186	\$667,898	\$65,588
HAMPDEN SYDNEY COLLEGE	715	\$3,983,301	\$391,160
HAMPTON ROADS SCHOOL OF TECHNOLOGY	89	\$181,797	\$17,852
HAMPTON UNIVERSITY	5,229	\$31,142,840	\$3,058,227
HENRICO COUNTY-SAINT MARY'S HOSPITAL SCHOOL OF PRACTICAL NURSING	71	\$241,581	\$23,723
HERITAGE INSTITUTE	229	\$560,043	\$54,996
HERITAGE INSTITUTE	67	\$179,609	\$17,638
HICKS ACADEMY OF BEAUTY CULTURE	7	\$21,893	\$2,150
HOLLINS UNIVERSITY	977	\$4,672,731	\$458,862
INSTITUTE OF TEXTILE TECHNOLOGY	2	\$7,750	\$761
INTERNATIONAL BEAUTY SCHOOL	13	\$28,077	\$2,757
J SARGEANT REYNOLDS COMMUNITY COLLEGE	1,507	\$3,882,553	\$381,267
JAMES MADISON UNIVERSITY	7,780	\$37,969,600	\$3,728,615
JOHN TYLER COMMUNITY COLLEGE	477	\$984,222	\$96,651
KEE BUSINESS COLLEGE	2,380	\$6,365,459	\$625,088
LIBERTY UNIVERSITY	6,605	\$33,253,110	\$3,265,455
LONGWOOD UNIVERSITY	2,768	\$11,662,970	\$1,145,304
LOUISE OBICI MEMORIAL HOSPITAL	44	\$174,980	\$17,183
LYNCHBURG COLLEGE	2,107	\$10,418,410	\$1,023,088
LYNCHBURG GENERAL HOSPITAL SCHOOL OF NURSING	108	\$302,190	\$29,675
MARY BALDWIN COLLEGE	1,660	\$7,811,180	\$767,058
MARY WASHINGTON COLLEGE	2,043	\$8,562,400	\$840,828
MARYMOUNT UNIVERSITY	2,633	\$14,753,830	\$1,448,826
MEDICAL CAREERS INSTITUTE	1,254	\$3,001,553	\$294,753
MILLER-MOTTE TECHNICAL COLLEGE	532	\$1,383,573	\$135,867
NATIONAL COLLEGE OF BUSINESS AND TECHNOLOGY	3,663	\$12,545,635	\$1,231,981
NEW HORIZONS REGIONAL EDUCATIONAL CENTER	6	\$16,195	\$1,590
NEW RIVER COMMUNITY COLLEGE	521	\$1,242,130	\$121,977
NEWPORT NEWS PUBLIC SCHOOLS & RIVERSIDE HOSPITAL SCHOOL OF NURSING	1	\$3,500	\$344
NEWPORT NEWS PUBLIC SCHOOLS AND RIVERSIDE HOSPITAL	64	\$240,921	\$23,658
NORFOLK STATE UNIVERSITY	6,024	\$22,408,825	\$2,200,547
NORTHERN VIRGINIA COMMUNITY COLLEGE	858	\$1,937,350	\$190,248
OLD DOMINION UNIVERSITY	10,731	\$48,843,462	\$4,796,428

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
PIEDMONT VIRGINIA COMMUNITY COLLEGE	1	\$6,400	\$628
RADFORD UNIVERSITY	5,674	\$22,763,560	\$2,235,382
RALPHS VIRGINIA SCHOOL OF COSMETOLOGY	72	\$222,454	\$21,845
RANDOLPH - MACON COLLEGE	872	\$4,144,701	\$407,010
RANDOLPH - MACON WOMAN'S COLLEGE	653	\$3,282,580	\$322,349
REGENT UNIVERSITY	2,598	\$23,461,600	\$2,303,929
RICHARD BLAND COLLEGE	15	\$59,260	\$5,819
RICHMOND PUBLIC SCHOOL OF PRACTICAL NURSING	31	\$111,750	\$10,974
RICHMOND SCHOOL OF HEALTH AND TECHNOLOGY	637	\$1,528,348	\$150,084
RIVERSIDE HOSPITAL SCHOOL OF PROFESSIONAL NURSING	57	\$214,520	\$21,066
ROANOKE COLLEGE	1,408	\$6,331,300	\$621,734
SAINT PAUL'S COLLEGE	616	\$2,108,079	\$207,013
SENTARA NORFOLK GENERAL HOSPITAL	237	\$738,213	\$72,493
SHENANDOAH UNIVERSITY	2,672	\$17,522,600	\$1,720,719
SOUTHERN VIRGINIA UNIVERSITY	712	\$2,899,411	\$284,722
SOUTHSIDE REGIONAL MEDICAL CENTER	158	\$521,653	\$51,226
SPRINGFIELD BEAUTY ACADEMY	139	\$357,334	\$35,090
STAUNTON SCHOOL OF COSMETOLOGY	41	\$121,483	\$11,930
STRATFORD UNIVERSITY	1,107	\$4,582,199	\$449,972
SUFFOLK PUBLIC SCHOOL LOUISE OBICI HOSPITAL SCHL OF PRA	3	\$6,097	\$599
SWEET BRIAR COLLEGE	479	\$2,401,841	\$235,861
TESST COLLEGE OF TECHNOLOGY	808	\$2,909,189	\$285,682
THOMAS NELSON COMMUNITY COLLEGE	815	\$1,397,104	\$137,196
TIDEWATER COMMUNITY COLLEGE	2,539	\$5,197,887	\$510,433
TIDEWATER TECH	3,165	\$10,935,459	\$1,073,862
TIDEWATER TECH AVIATION	472	\$2,064,377	\$202,722
UNION THEOLOGICAL SEMINARY AND PRESBYTERIAN SCHOOL OF	67	\$518,958	\$50,962
UNIVERSITY OF RICHMOND	2,518	\$15,541,128	\$1,526,139
UNIVERSITY OF VIRGINIA	8,323	\$55,076,740	\$5,408,536
UNIVERSITY OF VIRGINIA'S COLLEGE AT WISE (THE)	964	\$3,428,027	\$336,632
VIRGINIA COMMONWEALTH UNIVERSITY	16,852	\$94,729,770	\$9,302,463
VIRGINIA INTERMONT COLLEGE	907	\$4,143,119	\$406,854
VIRGINIA MILITARY INSTITUTE	638	\$2,651,682	\$260,395
VIRGINIA POLYTECHNIC INSTITUTE & STATE UNIVERSITY	16,134	\$71,898,800	\$7,060,462
VIRGINIA SCHOOL OF MASSAGE	231	\$543,158	\$53,338
VIRGINIA SCHOOL OF TECHNOLOGY	857	\$2,003,723	\$196,766
VIRGINIA STATE UNIVERSITY	4,833	\$18,582,670	\$1,824,818
VIRGINIA UNION UNIVERSITY	1,994	\$8,528,430	\$837,492
VIRGINIA WESLEYAN COLLEGE	1,562	\$7,663,790	\$752,584
VIRGINIA WESTERN COMMUNITY COLLEGE	876	\$2,764,056	\$271,430
WARDS CORNER BEAUTY ACADEMY	93	\$259,016	\$25,435
WASHINGTON AND LEE UNIVERSITY	1,075	\$8,332,870	\$818,288
WYTHEVILLE COMMUNITY COLLEGE	22	\$45,638	\$4,482
Federal Savings Because of Direct Loan Participation		\$470,659,361	\$46,218,749
Lost Federal Savings Because of FFEL Participation		\$404,239,214	\$39,696,291
Total Potential Federal Savings with 100% Direct Loan Participation		\$874,898,575	\$85,915,040

**Washington Student Loan Volume by Institution
Academic Year 2001-2002**

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ART INSTITUTE OF SEATTLE (THE)	3,858	\$21,995,840	\$2,159,991
ASHMEAD COLLEGE	2,032	\$7,197,960	\$706,840
BASTYR UNIVERSITY	1,985	\$22,206,124	\$2,180,641
BATES TECHNICAL COLLEGE	471	\$1,301,058	\$127,764
BELLEVUE COMMUNITY COLLEGE	1,038	\$3,372,017	\$331,132
BELLINGHAM BEAUTY SCHOOL	42	\$127,675	\$12,538
BELLINGHAM TECHNICAL COLLEGE	293	\$833,573	\$81,857
BIG BEND COMMUNITY COLLEGE	579	\$1,727,019	\$169,593
BJ'S BEAUTY & BARBER COLLEGE	106	\$315,094	\$30,942
BRENNEKE SCHOOL OF MASSAGE	253	\$785,126	\$77,099
BRYMAN COLLEGE	1,557	\$4,382,498	\$430,361
BUSINESS COMPUTER TRAINING INSTITUTE	4,698	\$17,071,030	\$1,676,375
CENTRAL WASHINGTON UNIVERSITY	7,566	\$31,723,280	\$3,115,226
CITY UNIVERSITY	2,265	\$14,014,328	\$1,376,207
CLARK COLLEGE	1,427	\$4,039,686	\$396,697
CLOVER PARK TECHNICAL COLLEGE	1,092	\$3,141,325	\$308,478
COLUMBIA BASIN COLLEGE	433	\$1,143,962	\$112,337
CORNISH COLLEGE OF THE ARTS	703	\$3,659,626	\$359,375
COURT REPORTING INSTITUTE/CRI COMPUTER TRAINING	916	\$3,157,264	\$310,043
CROWN COLLEGE	536	\$2,437,442	\$239,357
DIVERS INSTITUTE OF TECHNOLOGY	387	\$1,503,063	\$147,601
EASTERN WASHINGTON UNIVERSITY	8,914	\$41,867,300	\$4,111,369
EDMONDS COMMUNITY COLLEGE	1,123	\$3,343,410	\$328,323
ETON TECHNICAL INSTITUTE	1,595	\$4,939,905	\$485,099
EVERETT BEAUTY ACADEMY	44	\$155,440	\$15,264
EVERETT COMMUNITY COLLEGE	401	\$860,093	\$84,461
EVERGREEN STATE COLLEGE (THE)	3,055	\$13,406,040	\$1,316,473
GENE JUAREZ ACADEMY OF BEAUTY	739	\$2,380,216	\$233,737
GLEN DOW ACADEMY OF HAIR DESIGN & SALONS	157	\$488,902	\$48,010
GONZAGA UNIVERSITY	4,012	\$24,562,350	\$2,412,023
GRAYS HARBOR COLLEGE	436	\$1,055,103	\$103,611
GREEN RIVER COMMUNITY COLLEGE	703	\$1,912,116	\$187,770
GREENWOOD ACADEMY OF HAIR	57	\$177,210	\$17,402
HENRY COGSWELL COLLEGE	195	\$1,269,183	\$124,634
HERITAGE COLLEGE	1,137	\$5,922,900	\$581,629
HIGHLINE COMMUNITY COLLEGE	930	\$2,379,240	\$233,641
INLAND NORTHWEST HEATING, VENTILATION & AIR CONDITIONII	36	\$110,738	\$10,874
INTERFACE COMPUTER SCHOOL	376	\$1,119,922	\$109,976
INTERNATIONAL AIR ACADEMY	1,237	\$3,306,574	\$324,706
ITT TECHNICAL INSTITUTE	1,095	\$5,252,718	\$515,817
ITT TECHNICAL INSTITUTE	1,638	\$7,498,650	\$736,367
LAKE WASHINGTON TECHNICAL COLLEGE	463	\$1,447,054	\$142,101
LOWER COLUMBIA COLLEGE	337	\$717,689	\$70,477
MARS HILL GRADUATE SCHOOL	149	\$869,970	\$85,431
NORTHWEST COLLEGE	1,016	\$4,635,354	\$455,192
NORTHWEST COLLEGE OF ART	112	\$752,962	\$73,941
NORTHWEST HAIR ACADEMY	129	\$474,711	\$46,617
NORTHWEST INSTITUTE OF ACUPUNCTURE & ORIENTAL MEDICIN	297	\$3,050,780	\$299,587
OLYMPIC COLLEGE	658	\$1,875,734	\$184,197
PACIFIC LUTHERAN UNIVERSITY	3,529	\$18,223,870	\$1,789,584
PENINSULA COLLEGE	523	\$1,535,354	\$150,772

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
PERRY TECHNICAL INSTITUTE	597	\$2,104,636	\$206,675
PHAGANS' ORCHARDS BEAUTY SCHOOL	35	\$114,125	\$11,207
PIERCE COLLEGE	1,555	\$4,556,577	\$447,456
PROFESSIONAL BEAUTY SCHOOL	66	\$142,762	\$14,019
PUGET SOUND CHRISTIAN COLLEGE	180	\$649,684	\$63,799
RENTON TECHNICAL COLLEGE	208	\$564,119	\$55,396
SAINT MARTIN'S COLLEGE	1,320	\$6,119,104	\$600,896
SEATTLE INSTITUTE OF ORIENTAL MEDICINE	30	\$314,946	\$30,928
SEATTLE MIDWIFERY SCHOOL	42	\$249,375	\$24,489
SEATTLE PACIFIC UNIVERSITY	3,044	\$16,822,580	\$1,651,977
SEATTLE UNIVERSITY	5,196	\$38,321,170	\$3,763,139
SHORELINE COMMUNITY COLLEGE	1,247	\$3,054,102	\$299,913
SKAGIT VALLEY COLLEGE	626	\$1,749,507	\$171,802
SPOKANE COMMUNITY COLLEGE	4,499	\$11,879,048	\$1,166,523
SPOKANE FALLS COMMUNITY COLLEGE	2,517	\$6,430,085	\$631,434
STYLEMASTERS COLLEGE OF HAIR DESIGN	80	\$237,752	\$23,347
TACOMA COMMUNITY COLLEGE	1,977	\$5,375,150	\$527,840
TRINITY LUTHERAN COLLEGE	80	\$343,630	\$33,744
UNIVERSITY OF PUGET SOUND	1,525	\$8,337,200	\$818,713
UNIVERSITY OF WASHINGTON - SEATTLE	20,460	\$123,768,600	\$12,154,077
WALLA WALLA COLLEGE	1,956	\$11,678,040	\$1,146,784
WALLA WALLA COMMUNITY COLLEGE	966	\$2,479,399	\$243,477
WASHINGTON STATE UNIVERSITY	17,718	\$88,914,200	\$8,731,374
WENATCHEE VALLEY COLLEGE	904	\$2,704,816	\$265,613
WESTERN WASHINGTON UNIVERSITY	9,230	\$39,382,303	\$3,867,342
WHATCOM COMMUNITY COLLEGE	480	\$1,338,062	\$131,398
WHITMAN COLLEGE	810	\$3,880,086	\$381,024
WHITWORTH COLLEGE	1,861	\$9,326,290	\$915,842
YAKIMA VALLEY COMMUNITY COLLEGE	1,101	\$3,106,290	\$305,038
Federal Savings Because of Direct Loan Participation		\$289,770,322	\$28,455,446
Lost Federal Savings Because of FFEL Participation		\$405,899,794	\$39,859,360
Total Potential Federal Savings with 100% Direct Loan Participation		\$695,670,116	\$68,314,805

West Virginia Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALDERSON BROADDUS COLLEGE	905	\$4,415,314	\$433,584
APPALACHIAN BIBLE COLLEGE	119	\$391,687	\$38,464
BETHANY COLLEGE	923	\$4,089,268	\$401,566
BLUEFIELD STATE COLLEGE	1,499	\$3,725,750	\$365,869
CHARLESTON AREA MEDICAL CENTER SCHOOL OF NURSE ANEST	1	\$5,500	\$540
CHARLESTON SCHOOL OF BEAUTY CULTURE	118	\$338,245	\$33,216
CLARKSBURG BEAUTY ACADEMY	184	\$500,311	\$49,131
CONCORD COLLEGE	1,924	\$5,544,012	\$544,422
DAVIS & ELKINS COLLEGE	692	\$2,496,469	\$245,153

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
FAIRMONT STATE COLLEGE	3,379	\$9,768,771	\$959,293
GLENVILLE STATE COLLEGE	1,427	\$3,991,355	\$391,951
HUMAN RESOURCE DEVELOPMENT & EMPLOYMENT-STANLEY TE	4	\$17,560	\$1,724
HUNTINGTON JUNIOR COLLEGE OF BUSINESS	869	\$2,594,500	\$254,780
HUNTINGTON SCHOOL OF BEAUTY CULTURE	13	\$35,600	\$3,496
INTERNATIONAL BEAUTY SCHOOL	56	\$137,146	\$13,468
MARSHALL UNIVERSITY	9,037	\$34,849,345	\$3,422,206
MEREDITH MANOR INTERNATIONAL EQUESTRIAN CENTRE	108	\$772,684	\$75,878
MORGANTOWN BEAUTY COLLEGE	33	\$115,986	\$11,390
MOUNTAIN STATE COLLEGE	180	\$522,153	\$51,275
MOUNTAIN STATE UNIVERSITY	3,572	\$14,091,923	\$1,383,827
NATIONAL INSTITUTE OF TECHNOLOGY	2,068	\$5,793,146	\$568,887
NORTH CENTRAL OPPORTUNITIES INDUSTRIALIZATION CENTER	49	\$96,034	\$9,431
OHIO VALLEY COLLEGE	626	\$2,549,846	\$250,395
POTOMAC STATE COLLEGE OF WEST VIRGINIA UNIVERSITY	681	\$2,022,204	\$198,580
SALEM INTERNATIONAL UNIVERSITY	354	\$1,208,434	\$118,668
SCOTT COLLEGE OF COSMETOLOGY	25	\$56,646	\$5,563
SHEPHERD COLLEGE	2,506	\$9,129,707	\$896,537
SOUTHERN WEST VIRGINIA COMMUNITY AND TECHNICAL COLLEGE	58	\$111,691	\$10,968
UNIVERSITY OF CHARLESTON	1,269	\$4,905,776	\$481,747
VALLEY COLLEGE OF TECHNOLOGY	143	\$308,673	\$30,312
VALLEY COLLEGE OF TECHNOLOGY	31	\$65,870	\$6,468
VALLEY COLLEGE OF TECHNOLOGY	188	\$446,417	\$43,838
WEST LIBERTY STATE COLLEGE	2,217	\$6,720,953	\$659,998
WEST VIRGINIA BUSINESS COLLEGE	286	\$684,594	\$67,227
WEST VIRGINIA JUNIOR COLLEGE	610	\$1,566,815	\$153,861
WEST VIRGINIA JUNIOR COLLEGE AT MORGANTOWN	520	\$1,439,899	\$141,398
WEST VIRGINIA NORTHERN COMMUNITY COLLEGE	752	\$1,635,534	\$160,609
WEST VIRGINIA SCHOOL OF OSTEOPATHIC MEDICINE	514	\$8,784,470	\$862,635
WEST VIRGINIA STATE COLLEGE	3,395	\$9,931,800	\$975,303
WEST VIRGINIA UNIVERSITY	17,723	\$89,020,100	\$8,741,774
WEST VIRGINIA UNIVERSITY - PARKERSBURG	1,385	\$3,923,653	\$385,303
WEST VIRGINIA UNIVERSITY HOSPITALS	26	\$82,750	\$8,126
WEST VIRGINIA UNIVERSITY INSTITUTE OF TECHNOLOGY	1,323	\$4,555,479	\$447,348
WEST VIRGINIA WESLEYAN COLLEGE	1,550	\$6,009,830	\$590,165
WHEELING JESUIT UNIVERSITY	1,469	\$6,234,458	\$612,224
WOOD COUNTY TECHNICAL CENTER	39	\$118,308	\$11,618
Federal Savings Because of Direct Loan Participation		\$193,889,235	\$19,039,923
Lost Federal Savings Because of FFEL Participation		\$61,917,431	\$6,080,292
Total Potential Federal Savings with 100% Direct Loan Participation		\$255,806,666	\$25,120,215

Wisconsin Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ADVANCED INSTITUTE OF HAIR DESIGN	161	\$599,440	\$58,865

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
ALVERNO COLLEGE	2,419	\$10,992,623	\$1,079,476
ASSOCIATED TRAINING SERVICES	2	\$6,625	\$651
BELLIN COLLEGE OF NURSING	121	\$651,325	\$63,960
BELLIN HOSPITAL SCHOOL OF RADIOLOGIC TECHNOLOGY	3	\$8,750	\$859
BELOIT COLLEGE	1,016	\$4,280,340	\$420,329
BLACKHAWK TECHNICAL COLLEGE	847	\$1,777,918	\$174,592
BRYANT & STRATTON COLLEGE	864	\$3,025,017	\$297,057
CARDINAL STRITCH UNIVERSITY	5,576	\$31,013,722	\$3,045,548
CARROLL COLLEGE	2,281	\$10,104,710	\$992,283
CARTHAGE COLLEGE	2,124	\$9,606,600	\$943,368
CHIPPEWA VALLEY TECHNICAL COLLEGE	2,238	\$6,093,261	\$598,358
CONCORDIA UNIVERSITY - WISCONSIN	3,061	\$12,423,860	\$1,220,023
EDGEWOOD COLLEGE	1,834	\$10,189,294	\$1,000,589
FOX VALLEY TECHNICAL COLLEGE	1,742	\$4,814,659	\$472,800
GATEWAY TECHNICAL COLLEGE	816	\$1,315,804	\$129,212
GILL TECH ACADEMY OF HAIR DESIGN	150	\$463,353	\$45,501
HERZING COLLEGE	1,011	\$4,179,030	\$410,381
ITT TECHNICAL INSTITUTE	1,381	\$6,359,200	\$624,473
LAKELAND COLLEGE	2,087	\$8,146,341	\$799,971
LAKESHORE TECHNICAL COLLEGE	566	\$1,238,503	\$121,621
LAKESIDE SCHOOL OF MASSAGE THERAPY	120	\$339,393	\$33,328
LAWRENCE UNIVERSITY	1,031	\$4,584,673	\$450,215
MADISON AREA TECHNICAL COLLEGE	3,784	\$10,079,769	\$989,833
MADISON COSMETOLOGY COLLEGE	212	\$717,012	\$70,411
MADISON MEDIA INSTITUTE	402	\$1,785,541	\$175,340
MARANATHA BAPTIST BIBLE COLLEGE	454	\$1,651,136	\$162,142
MARIAN COLLEGE OF FOND DU LAC	1,472	\$6,614,620	\$649,556
MARQUETTE UNIVERSITY	8,679	\$54,319,030	\$5,334,129
MARTIN'S COLLEGE OF COSMETOLOGY	222	\$757,666	\$74,403
MARTIN'S COLLEGE OF COSMETOLOGY	274	\$966,837	\$94,943
MARTIN'S COLLEGE OF COSMETOLOGY	177	\$566,271	\$55,608
MBTI BUSINESS TRAINING INSTITUTE	813	\$2,639,669	\$259,215
MEDICAL COLLEGE OF WISCONSIN	1,108	\$23,068,780	\$2,265,354
MERCY MEDICAL CENTER SCHOOL OF RADIOLOGIC TECHNOLOGY	15	\$49,006	\$4,812
MID-STATE TECHNICAL COLLEGE	943	\$2,045,160	\$200,835
MIDWEST COLLEGE OF ORIENTAL MEDICINE	296	\$3,255,460	\$319,686
MILWAUKEE AREA TECHNICAL COLLEGE	4,518	\$9,907,969	\$972,963
MILWAUKEE INSTITUTE OF ART & DESIGN	721	\$3,048,511	\$299,364
MILWAUKEE SCHOOL OF ENGINEERING	2,108	\$11,278,280	\$1,107,527
MONTESSORI INSTITUTE OF MILWAUKEE	11	\$103,800	\$10,193
MORAIN PARK TECHNICAL COLLEGE	764	\$1,830,049	\$179,711
MOUNT MARY COLLEGE	1,131	\$6,006,365	\$589,825
MOUNT SENARIO COLLEGE	514	\$1,847,534	\$181,428
NASHOTAH HOUSE	28	\$222,098	\$21,810
NICOLET AREA TECHNICAL COLLEGE	179	\$322,335	\$31,653
NORTHCENTRAL TECHNICAL COLLEGE	865	\$1,998,835	\$196,286
NORTHEAST WISCONSIN TECHNICAL COLLEGE	2,020	\$5,633,624	\$553,222
NORTHLAND COLLEGE	887	\$3,720,304	\$365,334
PROFESSIONAL HAIR DESIGN ACADEMY	145	\$366,337	\$35,974
RIPON COLLEGE	963	\$4,583,646	\$450,114
SACRED HEART SCHOOL OF THEOLOGY	18	\$155,150	\$15,236
SAINT LUKE'S MEDICAL CENTER	13	\$45,750	\$4,493
SAINT NORBERT COLLEGE	1,606	\$6,294,555	\$618,125
SCIENTIFIC COLLEGE OF BEAUTY BARBERING	86	\$258,087	\$25,344
SILVER LAKE COLLEGE	470	\$2,128,898	\$209,058

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
SOUTHWEST WISCONSIN TECHNICAL COLLEGE	559	\$1,290,879	\$126,764
STATE COLLEGE OF BEAUTY CULTURE	77	\$234,084	\$22,987
UNIVERSITY OF WISCONSIN - EAU CLAIRE	6,331	\$19,205,122	\$1,885,943
UNIVERSITY OF WISCONSIN - GREEN BAY	3,349	\$11,758,577	\$1,154,692
UNIVERSITY OF WISCONSIN - LACROSSE	6,068	\$22,073,873	\$2,167,654
UNIVERSITY OF WISCONSIN - MADISON	19,320	\$105,227,250	\$10,333,316
UNIVERSITY OF WISCONSIN - MILWAUKEE	16,095	\$59,373,620	\$5,830,489
UNIVERSITY OF WISCONSIN - OSHKOSH	6,811	\$23,862,560	\$2,343,303
UNIVERSITY OF WISCONSIN - PARKSIDE	2,622	\$9,153,959	\$898,919
UNIVERSITY OF WISCONSIN - PLATTEVILLE	3,904	\$13,088,092	\$1,285,251
UNIVERSITY OF WISCONSIN - RIVER FALLS	2,973	\$10,738,538	\$1,054,524
UNIVERSITY OF WISCONSIN - STEVENS POINT	5,449	\$18,737,579	\$1,840,030
UNIVERSITY OF WISCONSIN - STOUT	6,088	\$22,130,284	\$2,173,194
UNIVERSITY OF WISCONSIN - SUPERIOR	2,448	\$7,698,110	\$755,954
UNIVERSITY OF WISCONSIN - WHITEWATER	6,888	\$24,683,760	\$2,423,945
UNIVERSITY OF WISCONSIN CENTERS	1	\$7,301	\$717
UNIVERSITY OF WISCONSIN COLLEGES	4,107	\$9,884,298	\$970,638
VITERBO UNIVERSITY	1,709	\$8,236,425	\$808,817
WAUKESHA COUNTY TECHNICAL COLLEGE	903	\$2,222,019	\$218,202
WESTERN WISCONSIN TECHNICAL COLLEGE	2,628	\$7,242,766	\$711,240
WISCONSIN COLLEGE OF COSMETOLOGY	83	\$300,856	\$29,544
WISCONSIN INDIANHEAD TECHNICAL COLLEGE	1,600	\$3,588,342	\$352,375
WISCONSIN LUTHERAN COLLEGE	563	\$2,055,617	\$201,862
WISCONSIN SCHOOL OF PROFESSIONAL PSYCHOLOGY	57	\$481,294	\$47,263
Federal Savings Because of Direct Loan Participation		\$201,863,549	\$19,823,001
Lost Federal Savings Because of FFEL Participation		\$481,894,181	\$47,322,009
Total Potential Federal Savings with 100% Direct Loan Participation		\$683,757,730	\$67,145,009

Wyoming Student Loan Volume by Institution Academic Year 2001-2002

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
CASPER COLLEGE	1,130	\$2,825,780	\$277,492
CENTRAL WYOMING COLLEGE	558	\$1,247,024	\$122,458
EASTERN WYOMING COLLEGE	155	\$343,679	\$33,749
LARAMIE COUNTY COMMUNITY COLLEGE	706	\$1,614,970	\$158,590
NORTHWEST COLLEGE	599	\$1,439,370	\$141,346
SHERIDAN COLLEGE	423	\$1,016,517	\$99,822
UNIVERSITY OF WYOMING	6,872	\$30,452,040	\$2,990,390
WESTERN WYOMING COMMUNITY COLLEGE	516	\$1,414,949	\$138,948
WYOMING TECHNICAL INSTITUTE	4,909	\$28,506,210	\$2,799,310
Federal Savings Because of Direct Loan Participation		\$0	\$0
Lost Federal Savings Because of FFEL Participation		\$68,860,539	\$6,762,105
Total Potential Federal Savings with 100% Direct Loan Participation		\$68,860,539	\$6,762,105

Institution of Higher Education	Student Borrowers	Loan Volume (2001-2002)	Savings
National Total Federal Savings Because of Direct Loan Participation			\$1,150,373,101
National Total Lost Federal Savings Because of FFEL Participation			\$2,871,556,561
National Total Federal Savings with 100% Direct Loan Participation			\$4,021,929,662
National Total Direct Loan Volume, AY 2001-2002		\$11,714,593,698	
National Total FFEL Volume, AY 2001-2002		\$29,241,920,175	
National Total Volume with 100% Direct Loans, AY 2001-2002		\$40,956,513,873	
National Total Federal Savings Because of <i>Consolidated</i> Direct Loan Participation			\$911,885,200
National Total Lost Federal Savings Because of FFEL <i>Consolidated</i> Loan Participation			\$1,678,729,000
National Total Federal Savings with 100% <i>Consolidated</i> Direct Loan Participation			\$2,590,614,200
National Total <i>Consolidated</i> Direct Loan Volume, AY 2001-2002		\$9,286,000,000	
National Total FFEL <i>Consolidated</i> Loan Volume, AY 2001-2002		\$17,095,000,000	
National Total Volume with 100% <i>Consolidated</i> Direct Loans, AY 2001-2002		\$26,381,000,000	
GRAND TOTAL FEDERAL SAVINGS BECAUSE OF DIRECT LOAN PARTICIPATION			\$2,062,258,301
GRAND TOTAL LOST FEDERAL SAVINGS BECAUSE OF FFEL PARTICIPATION			\$4,550,285,561
GRAND TOTAL FEDERAL SAVINGS WITH 100% DIRECT LENDING			\$6,612,543,862

NOTE: CONSISTENT WITH THE ESTIMATES ABOVE AND BASED ON THE BUSH ADMINISTRATION'S PROJECTED FFEL NON-CONSOLIDATED AND CONSOLIDATED STUDENT LOAN VOLUME OF \$64,637,000,000 IN FY 2005, TOTAL LOST FEDERAL SAVINGS BECAUSE OF FFEL PARTICIPATION IN FY 2005 IS \$6,347,000,000.