

Table 2.12
FEDERAL GOVERNMENT DIRECT LOAN PROGRAMS — VOLUME OF ASSISTANCE PROVIDED BY STATE
AND OUTLYING AREA: FISCAL YEAR 2009
(In thousands of dollars)

State and outlying area	Total	Department of Agriculture		Federal direct student loans	Other direct loans
		Commodity loans— price supports	Other loans		
United States	\$54,351,584	\$6,806,481	\$5,840,242	\$36,700,014	\$5,004,847
Alabama	1,224,911	130,482	90,545	999,027	4,857
Alaska	28,040	0	18,296	1,050	8,695
Arizona	410,573	2,485	41,144	366,306	637
Arkansas	753,288	410,804	254,784	82,361	5,340
California	5,198,162	613,662	167,410	3,346,605	1,070,485
Colorado	1,299,093	144,041	35,936	1,118,807	310
Connecticut	407,863	20	41,958	365,809	77
Delaware	186,461	1,634	25,864	158,490	473
Florida	2,122,707	227,224	214,555	1,591,955	88,973
Georgia	1,944,248	425,349	109,273	1,402,825	6,801
Hawaii	51,032	0	48,566	716	1,750
Idaho	511,337	191,328	69,315	250,667	27
Illinois	2,726,150	227,433	139,375	2,301,922	57,419
Indiana	2,067,499	209,913	275,639	1,551,599	30,348
Iowa	1,675,051	443,788	211,412	973,031	46,819
Kansas	697,879	46,740	78,458	570,921	1,761
Kentucky	600,024	36,223	150,638	400,501	12,662
Louisiana	854,287	210,349	406,763	80,527	156,647
Maine	180,347	283	97,660	81,867	537
Maryland	1,603,364	4,275	51,161	943,948	603,981
Massachusetts	1,796,166	966	31,678	1,734,606	28,916
Michigan	2,950,146	256,472	224,742	2,467,155	1,777
Minnesota	1,740,754	524,312	116,751	1,092,320	7,371
Mississippi	903,005	599,706	164,080	124,233	14,986
Missouri	1,209,843	82,040	262,799	832,972	32,032
Montana	90,156	27,776	61,838	507	36
Nebraska	436,053	173,489	104,441	155,282	2,841
Nevada	178,995	0	24,509	153,461	1,026
New Hampshire	104,309	0	39,817	64,038	454
New Jersey	904,776	1,514	42,219	783,977	77,066
New Mexico	85,807	3,597	76,880	4,036	1,295
New York	3,130,512	25,585	106,542	2,745,081	253,305
North Carolina	827,332	210,022	151,289	462,793	3,228
North Dakota	127,704	68,972	45,407	1,200	12,124
Ohio	1,902,398	101,350	119,172	1,678,275	3,600
Oklahoma	272,210	8,544	78,023	182,428	3,215
Oregon	647,843	3,457	90,541	546,026	7,819
Pennsylvania	1,614,897	10,981	143,781	1,454,034	6,101
Rhode Island	188,075	0	5,082	169,618	13,375
South Carolina	418,576	25,844	126,464	265,618	650
South Dakota	200,393	104,826	80,334	14,041	1,193
Tennessee	2,508,858	184,878	149,512	536,827	1,637,640
Texas	3,489,727	935,633	192,166	1,801,394	560,534
Utah	124,956	1,227	72,476	51,148	105
Vermont	52,896	0	48,929	3,217	750
Virginia	1,047,263	39,992	118,492	877,054	11,725
Washington	831,603	22,033	147,777	571,389	90,404
West Virginia	583,721	609	119,975	458,765	4,372
Wisconsin	656,061	58,476	210,589	374,254	12,742
Wyoming	21,854	8,152	12,601	969	133
Dist. of Columbia	502,707	0	750	427,268	74,690
American Samoa	0	0	0	0	0
Fed. States					
of Micronesia	188	0	188	0	0
Guam	91,310	0	91,056	254	0
Marshall Islands	2,023	0	2,023	0	0
No. Mariana Islands	21	0	21	0	0
Palau	913	0	913	0	0
Puerto Rico	125,367	0	45,689	72,842	6,836
U.S. Virgin Islands	9,847	0	1,940	3,999	3,908
Undistributed	30,000	0	0	0	30,000

See footnotes at end of table.

FEDERAL AND STATE FINANCES

FEDERAL GOVERNMENT DIRECT LOAN PROGRAMS—VOLUME OF ASSISTANCE PROVIDED BY STATE AND OUTLYING AREA: FISCAL YEAR 2009—Continued

Source: U.S. Census Bureau, *Consolidated Federal Funds Report for Fiscal Year 2009*. Released August 2010.

Note: Amounts represent dollar volume of direct loans made during the fiscal year. For additional information see the complete report at <http://www.census.gov/govs/www/cffr.html>. Detail may not add to total because of rounding.

The CFDA defines "Direct Loans" as "Financial assistance provided through the lending of federal monies for a specific period of time, with a reasonable expectation of repayment. Such loans may or may not require the payment of interest." The CFDA defines "Guaranteed/Insured Loans" as "Programs in which the federal government makes an arrangement to indemnify a lender against part or all of any defaults by those responsible for the repayment of loans." Loan program amounts reflect the volume of loan activities. These amounts represent either direct loans made to certain categories of borrowers, or the federal government contingent liability for loans guaranteed. Loan data does not represent actual expenditures associated with the loan programs.

Any actual outlays under these programs, appear in the direct payments categories in the CFFR.

Federal government contingent liability can vary by program, and caution should be used in comparing one federal loan program to another, or in interpreting the data presented to reflect actual federal outlays over time. The following also should be noted:

1. Amounts guaranteed do not necessarily represent future outlays.
2. All amounts reflect the dollar value of loans provided during the fiscal year, and not the cumulative totals of such activity over the life of the program.
3. Direct loans are not reported on a net basis, as in the federal budget, but rather are shown in terms of total amounts loaned.
4. Programs otherwise similar can vary in the share of the total liability that the federal government guarantees or insures. Certain veterans guaranteed loan programs are guaranteed only up to a stated maximum dollar value, for example. In these cases, the federal government contingent liability is less than the total value of the loan or insured policy agreement.