



Three-year Official Cohort Default Rates for Schools

On October 28, 2009, the U.S. Department of Education published in the Federal Register the regulations enacted by the Higher Education Opportunity Act of 2009 that will govern the calculation of cohort default rates. Under the new provisions, an institution's cohort default rate is calculated as the percentage of borrowers in the cohort who default before the end of the second fiscal year following the fiscal year in which the borrowers entered repayment. This extends the length of time in which a student can default from two to three years.

A 3-year cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year (FY), October 1 to September 30, and default or meet other specified conditions prior to the end of the second following fiscal year.

The U.S. Department of Education releases official cohort default rates once per year. The FY 2013 official 3-year cohort default rates were delivered to schools in September (2016).

For more information, <http://www.ifap.ed.gov/DefaultManagement/DefaultManagement.html>

3-YR CCSU Cohort Default Rate	3-YR State of CT Cohort Default Rate	3-YR National Cohort Default Rate
FY 2013	FY 2013	FY 2013
4.9	8.5	11.3



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School Default Rates
FY 2013, 2012, and 2011

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OPE ID	School	Type	Control	PRGMS		FY2013	FY2012	FY2011
001378	CENTRAL CONNECTICUT STATE UNIVERSITY 1615 STANLEY STREET NEW BRITAIN CT 06050-2490	Master's Degree or Doctor's Degree	Public	Both (FFEL/FDL)	Default Rate	4.9	4	8
					No. in Default	136	108	192
					No. in Repay	2,767	2,664	2,379
					Enrollment figures	15,153	15,391	15,535
					Percentage Calculation	18.2	17.3	15.3

ENROLLMENT: To provide context for the Cohort Default Rate (CDR) data we include enrollment data (students enrolled at any time during the year) and a corresponding percentage (borrowers entering repayment divided by that enrollment figure). While there is no direct relationship between the timing of when a borrower entered repayment (October 1 through September 30) and any particular enrollment year, for the purpose of these data, we have chosen to use the academic year ending on the June 30 prior to the beginning of the cohort year (e.g., FY 2013 CDR Year will use 2011-2012 enrollment).

Current Date : 09/30/2016

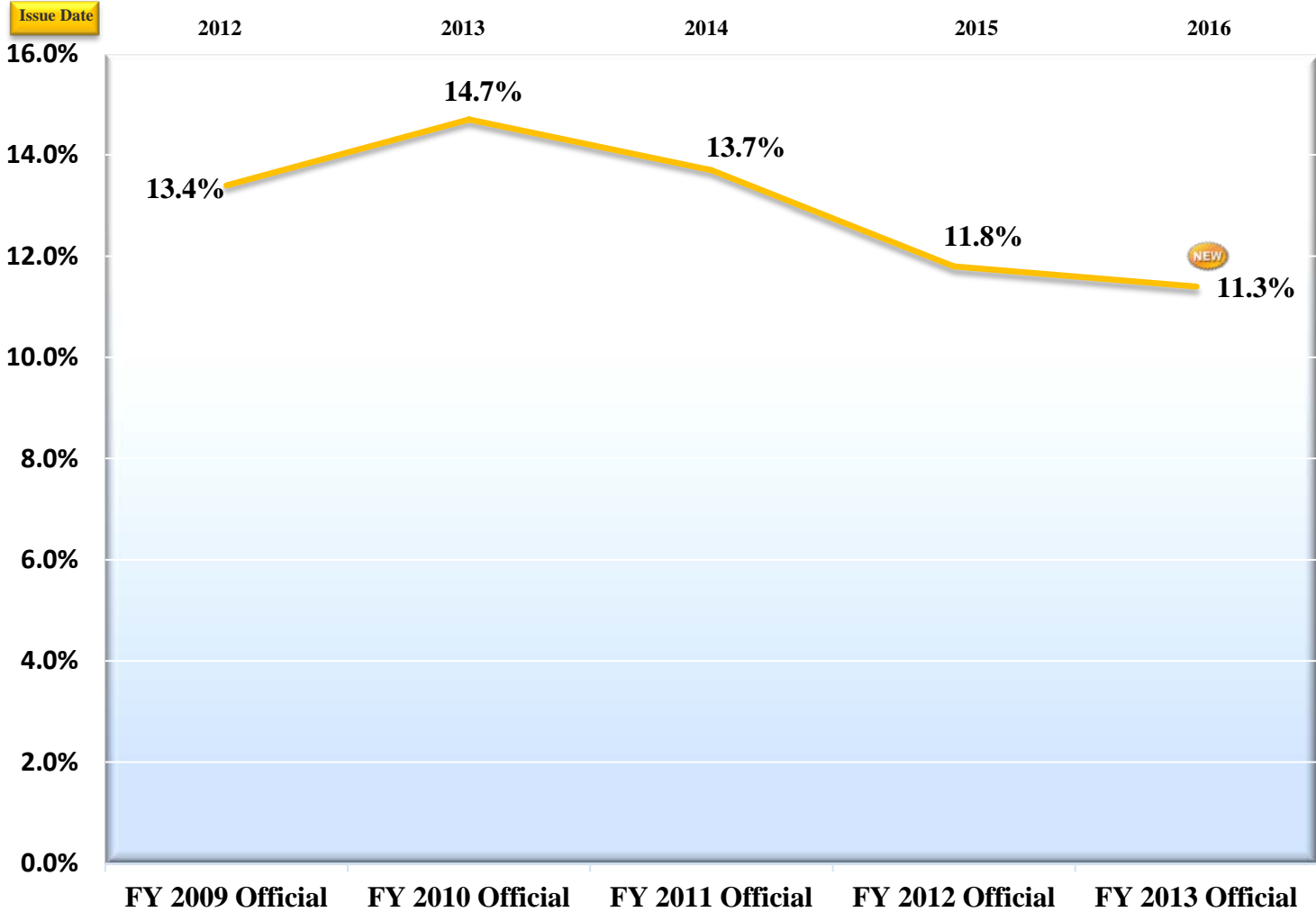
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FY 2013 3-Year Official Cohort Default Rates by State/Territory
National
 Calculated August 6, 2016

State	Number of Schools	Number of Borrowers in Default	Number of Borrowers Entered Repayment	NEW Borrower Default Rate
Alabama	65	10,219	83,428	12.2%
Alaska	9	627	5,375	11.6%
Arizona	98	49,405	350,645	14.0%
Arkansas	66	6,105	43,606	14.0%
California	604	46,437	443,976	10.4%
Colorado	117	12,875	111,782	11.5%
Connecticut	72	4,190	48,968	8.5%
Delaware	17	1,195	11,948	10.0%
District of Columbia	23	3,887	45,561	8.5%
Florida	315	43,498	306,411	14.1%
Georgia	145	17,996	148,941	12.0%
Guam	1	33	547	6.0%
Hawaii	24	1,057	10,145	10.4%
Idaho	33	3,030	27,459	11.0%
Illinois	249	21,671	230,233	9.4%
Indiana	117	24,474	171,454	14.2%
Iowa	87	11,827	99,246	11.9%
Kansas	83	5,975	55,740	10.7%
Kentucky	87	12,150	78,112	15.5%
Louisiana	81	7,518	60,838	12.3%
Maine	41	2,085	19,998	10.4%
Maryland	82	7,267	73,211	9.9%
Massachusetts	169	6,348	103,758	6.1%
Michigan	136	22,316	187,809	11.8%
Minnesota	108	14,062	159,343	8.8%
Mississippi	44	6,527	44,697	14.6%
Missouri	168	12,343	107,299	11.5%

State	Number of Schools	Number of Borrowers in Default	Number of Borrowers Entered Repayment	NEW Borrower Default Rate
Montana	24	1,416	14,338	9.8%
Nebraska	45	2,723	32,925	8.2%
Nevada	28	2,245	17,540	12.7%
New Hampshire	39	1,901	24,210	7.8%
New Jersey	133	8,153	89,886	9.0%
New Mexico	29	4,634	24,417	18.9%
New York	401	23,403	290,601	8.0%
North Carolina	143	11,662	99,941	11.6%
North Dakota	24	899	13,773	6.5%
Ohio	256	30,573	224,678	13.6%
Oklahoma	83	7,184	57,401	12.5%
Oregon	78	10,761	78,306	13.7%
Pennsylvania	335	21,266	229,458	9.2%
Puerto Rico	48	4,098	35,057	11.6%
Rhode Island	21	1,825	22,997	7.9%
South Carolina	80	8,428	63,732	13.2%
South Dakota	23	2,623	21,170	12.3%
Tennessee	130	10,441	90,824	11.4%
Texas	312	39,349	311,065	12.6%
Utah	51	5,724	62,482	9.1%
Vermont	28	865	11,956	7.2%
Virgin Islands	1	43	416	10.3%
Virginia	123	11,183	122,755	9.1%
Washington	104	7,746	74,000	10.4%
West Virginia	53	8,035	49,330	16.2%
Wisconsin	91	9,192	95,128	9.6%
Wyoming	11	1,256	8,945	14.0%

National Student Loan Default Rates



FY 2013 Official 3-Year National Cohort Default Rates

	NEW Fiscal Year 2013 Official				Fiscal Year 2012 Official				Fiscal Year 2011 Official			
	# of Schools	Borrower Default Rate (%)	# of Borrowers Defaulted	# of Borrowers Entered Repayment	# of Schools	Borrower Default Rate (%)	# of Borrowers Defaulted	# of Borrowers Entered Repayment	# of Schools	Borrower Default Rate (%)	# of Borrowers Defaulted	# of Borrowers Entered Repayment
Public	1,675	11.3%	305,516	2,691,995	1,667	11.7%	301,453	2,563,157	1,637	12.9%	292,012	2,252,334
Less than 2 yrs	152	13.0%	1,414	10,823	148	12.2%	1,241	10,151	146	13.6%	1,196	8,750
2-3 yrs	846	18.5%	176,206	948,515	854	19.1%	173,628	905,058	841	20.6%	158,104	767,073
4yrs(+)	677	7.3%	127,896	1,732,657	665	7.6%	126,584	1,647,948	650	8.9%	132,712	1,476,511
Private	1,734	7.0%	78,659	1,118,051	1,727	6.8%	73,747	1,083,328	1,712	7.2%	70,186	969,156
Less than 2 yrs	50	20.6%	2,194	10,649	49	22.4%	2,318	10,336	43	25.0%	1,644	6,567
2-3 yrs	161	15.3%	6,593	42,974	161	14.6%	6,193	42,274	161	12.0%	2,026	16,861
4yrs(+)	1,523	6.5%	69,872	1,064,428	1,517	6.3%	65,236	1,030,718	1,508	7.0%	66,516	945,728
Proprietary	2,326	15.0%	208,570	1,387,815	2,294	15.8%	235,384	1,486,162	2,277	19.1%	288,126	1,500,812
Less than 2 yrs	1,214	16.9%	29,719	175,717	1,199	17.7%	33,393	188,549	1177	20.6%	38,686	187,209
2-3 yrs	755	16.8%	52,187	310,345	747	17.7%	62,650	353,777	762	19.8%	77,441	390,649
4 yrs(+)	357	14.0%	126,664	901,753	348	14.7%	139,341	943,836	338	18.6%	171,999	922,954
Foreign	418	3.6%	407	11,272	431	3.3%	372	11,266	428	3.8%	403	10,488
Unclassified	2	1.2%	30	2,398	2	0.0%	0	5	1	0.0%	0	3
TOTAL	6,155	11.3%	593,182	5,211,531	6,121	11.8%	610,956	5,143,918	6,055	13.7%	650,727	4,732,793