



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 2017 official 3-year cohort default rates were delivered to schools in September (2020).

For more information, <https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>

3-YR CCSU Cohort Default Rate	3-YR State of CT Cohort Default Rate	3-YR National Cohort Default Rate
FY 2017	FY 2017	FY 2017
6.5%	11.0%	9.7%

School Default Rates
FY 2017, 2016, and 2015

Record 1 of 1


OPE ID	School	Type	Control	PRGMS		FY2017	FY2016	FY2015
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	6.5	6.1	6
					No. in Default	179	171	170
					No. in Repay	2,750	2,774	2,818
					Enrollment figures	14,280	14,399	14,279
					Percentage Calculation	19.2	19.2	19.7


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 2017 CDR Year will use 2015-2016 enrollment).

Current Date : 10/06/2020


FY 2016 Official Cohort Default Rates by State/Territory

Calculated August 04, 2019

State	Number of Schools	Number of Borrowers in Default	Number of Borrowers Entered Repayment	 Borrower Default Rate
Alabama	63	10,212	76,299	13.3%
Alaska	8	524	4,697	11.1%
Arizona	94	26,844	234,460	11.4%
Arkansas	73	4,100	39,108	10.4%
California	615	32,166	365,722	8.7%
Colorado	101	10,228	94,610	10.8%
Connecticut	71	5,266	47,731	11.0%
Delaware	16	1,080	12,187	8.8%
District of Columbia	24	3,209	38,933	8.2%
Florida	315	18,378	250,615	7.3%
Georgia	142	14,728	135,575	10.8%
Guam	1	80	608	13.1%
Hawaii	24	923	9,907	9.3%
Idaho	33	2,095	24,247	8.6%
Illinois	246	18,122	190,497	9.5%
Indiana	117	23,839	167,360	14.2%
Iowa	83	5,894	57,230	10.2%
Kansas	77	6,126	52,804	11.6%
Kentucky	89	7,867	63,924	12.3%
Louisiana	90	8,159	60,447	13.4%
Maine	40	1,867	18,937	9.8%
Maryland	79	6,191	66,183	9.3%
Massachusetts	168	5,666	97,427	5.8%
Michigan	142	18,212	157,588	11.5%
Minnesota	108	11,787	142,163	8.2%
Mississippi	43	5,741	38,421	14.9%
Missouri	167	9,316	93,706	9.9%

State	Number of Schools	Number of Borrowers in Default	Number of Borrowers Entered Repayment	 Borrower Default Rate
Montana	23	1,168	12,182	9.5%
Nebraska	45	2,115	28,929	7.3%
Nevada	33	5,859	32,259	18.1%
New Hampshire	40	4,193	40,902	10.2%
New Jersey	127	7,963	83,835	9.4%
New Mexico	28	2,751	18,712	14.7%
New York	410	22,356	259,354	8.6%
North Carolina	144	10,515	99,238	10.5%
North Dakota	25	725	11,680	6.2%
Ohio	253	19,531	175,806	11.1%
Oklahoma	78	6,322	49,015	12.8%
Oregon	78	7,910	68,809	11.4%
Pennsylvania	326	19,006	204,846	9.2%
Puerto Rico	57	2,501	37,735	6.6%
Rhode Island	21	1,238	19,675	6.2%
South Carolina	81	6,841	59,086	11.5%
South Dakota	23	2,038	19,112	10.6%
Tennessee	126	9,075	78,455	11.5%
Texas	324	29,541	283,651	10.4%
Utah	53	4,650	61,764	7.5%
Vermont	26	641	10,396	6.1%
Virgin Islands	1	34	371	9.1%
Virginia	129	12,288	125,096	9.8%
Washington	105	5,999	66,561	9.0%
West Virginia	54	6,118	41,825	14.6%
Wisconsin	89	7,821	86,729	9.0%
Wyoming	10	536	5,322	10.0%

FY 2017 Official National Cohort Default Rates with Prior Year Comparisons

	 Fiscal Year 2017 Official				Fiscal Year 2016 Official				Fiscal Year 2015 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	1,648	9.3%	220,059	2,361,384	1,659	9.6%	236,948	2,467,803	1,660	10.3%	269,876	2,616,327
Less than 2 yrs	149	13.1%	1,154	8,816	149	12.7%	1,184	9,277	156	11.7%	1,152	9,838
2-3 yrs	784	15.2%	97,795	644,831	797	15.9%	116,647	730,146	807	16.7%	142,775	852,423
4 yrs (+)	715	7.1%	121,110	1,707,737	713	6.8%	119,117	1,728,380	697	7.1%	125,949	1,754,066
Private	1,718	6.7%	71,397	1,050,118	1,726	6.6%	71,515	1,069,593	1,726	7.1%	78,706	1,106,590
Less than 2 yrs	48	16.4%	935	5,589	48	16.6%	1,296	7,778	48	22.0%	2,247	10,198
2-3 yrs	143	15.4%	6,051	34,507	142	15.2%	4,471	29,332	147	16.7%	5,541	33,070
4 yrs (+)	1,527	6.5%	64,411	1,010,022	1,536	6.3%	65,748	1,032,483	1,531	6.6%	70,918	1,063,322
Proprietary	2,311	14.7%	125,657	854,352	2,353	15.2%	149,892	985,335	2,364	15.6%	182,686	1,167,289
Less than 2 yrs	1,264	16.7%	21,759	130,379	1,279	17.6%	25,779	146,113	1,263	17.9%	28,288	157,850
2-3 yrs	682	18.0%	35,366	196,592	713	17.7%	39,526	222,347	739	18.2%	43,556	238,277
4 yrs (+)	365	13.1%	68,532	527,381	361	13.7%	84,587	616,875	362	14.3%	110,842	771,162
Foreign	383	2.9%	316	10,870	392	3.1%	332	10,545	405	3.5%	385	10,726
Unclassified	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0	0
TOTAL	6,060	9.7%	417,429	4,276,724	6,130	10.1%	458,687	4,533,276	6,155	10.8%	531,653	4,900,932