



Let's Work  
**TOGETHER**

We stand with schools and students to conquer loan anxiety, delinquency, and default.

Your Student Loan Cohort Can  
Reveal More Than a Default Rate

Mike Lubben  
Vice President of Business Development

Many things can be done to enhance  
student loan repayment...  
*analyzing your cohort is one of them.*



## Knowledge About Your Cohort

Digging into a cohort can:

1. Identify characteristics that are most harmful to CDR.
2. Help explain CDR changes.
3. Give potential insight on student body as a whole.
4. Get campus areas communicating.

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First, remember what a cohort is:  
Number of borrowers entering repayment in  
a fiscal year

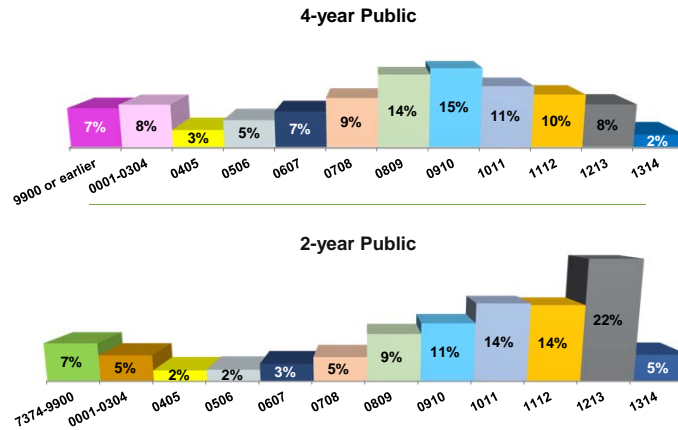
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# Entering Repayment

- Actual distributions of two schools' cohorts by Academic Year of First Enrollment



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## Our Findings: Actual Characteristic Examples

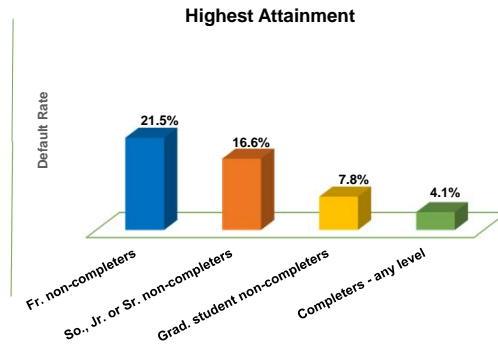
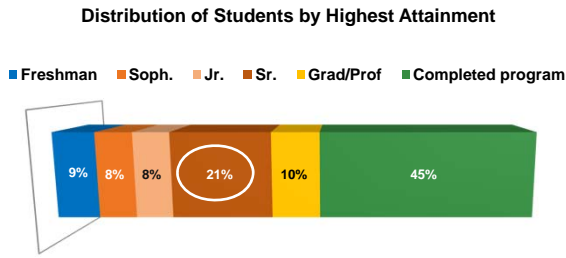
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## Example Characteristic

- 4-year School
- 10.6% CDR



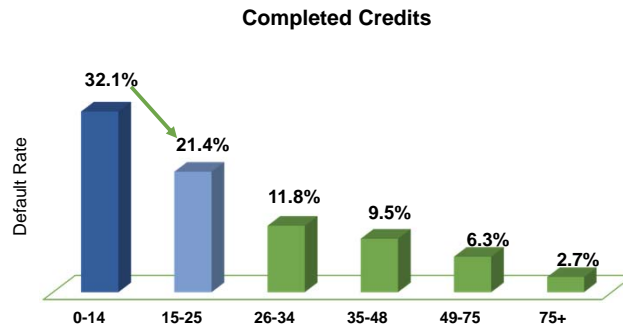
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## Example Characteristic

- 2-year School
- 12.1% CDR
- Grade level 2 is 31+credits



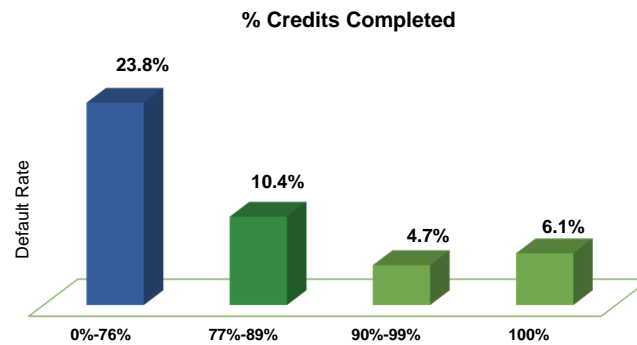
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## Example Characteristic

- 2-year School
- 12.1% CDR



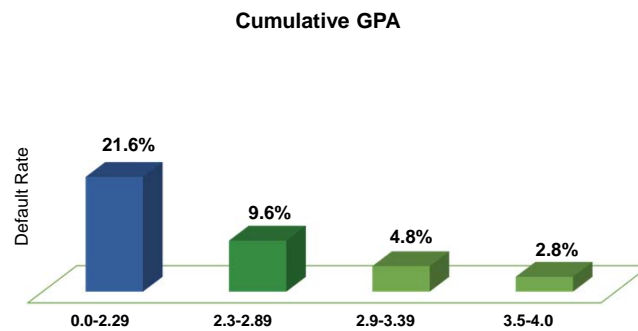
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## Example Characteristic

- 4-year School
- 10.6% CDR



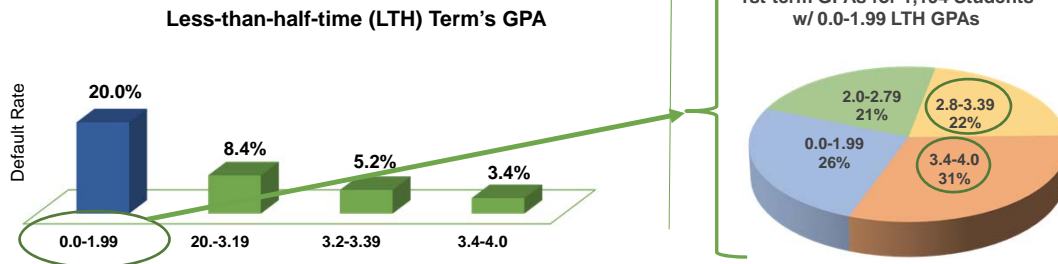
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## Example Characteristic

- 4-year School
- 10.6% CDR
- 0.0-1.99 is 36% (1,194) of cohort



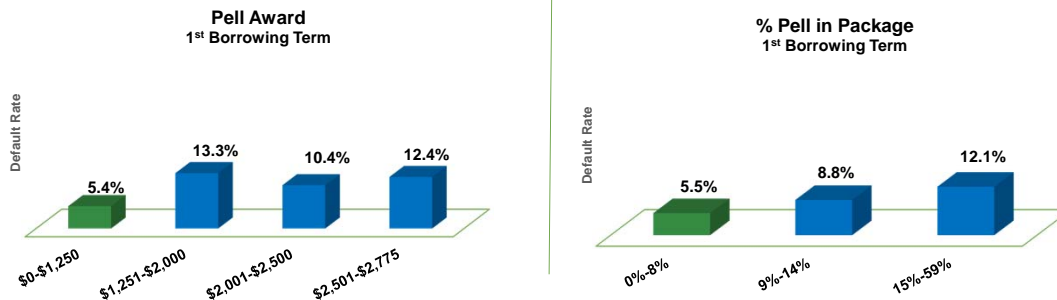
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## Example Characteristic

- 4-year School
- 7.3% CDR



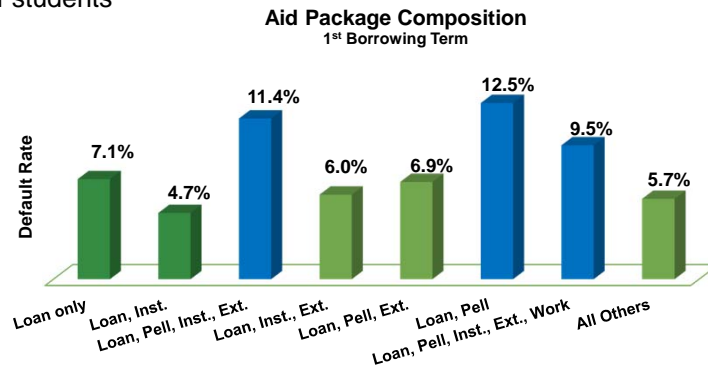
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## Example Characteristic

- 4-year School
- 7.3% CDR
- Bars listed by # of students



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## Our Findings: Top Characteristics Example

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## Top Impactful Characteristics

- Three consecutive cohorts analyzed – 4-year school

Rank	FY12	FY13	FY14
1	0.0-2.59 cumulative GPA	0.0-2.59 cumulative GPA	0.0-1.99 GPA for the less-than-half-time term
2	0.0-1.99 GPA for the less-than-half-time term	Completed 0%-76% of attempted credits	0.0-2.69 cumulative GPA
3	Completed 0%-78% of attempted credits	0.0-2.29 GPA for the less-than-half-time term	Completed 0%-76% of attempted credits
4	Did not earn a degree	Freshman, sophomore or junior was highest levels attained	Did not earn a degree
5	Pell in the first borrowing term's package	Only loan & Pell in the first borrowing term's package	Did not consolidate
6	0.0-2.69 first-term GPA	0.0-2.79 first-term GPA	Required math remediation
7	1%-61% of the first borrowing term's package was loan	21%-94% of the first borrowing term's package was Pell	0.0-2.79 first-term GPA
8	\$0-\$25,000 family income the first borrowing term	\$0 EFC the first borrowing term	\$0-\$250 EFC the first borrowing term
9	\$0-\$1,000 EFC the first borrowing term	\$0-\$25,000 family income the first borrowing term	Only loan & Pell in the first borrowing term's package
10	1 <sup>st</sup> -76 <sup>th</sup> high school percentile	Attempted 0-3 online credits	\$1,751-\$2,823 of the 1 <sup>st</sup> borrowing term's package was Pell

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# Questions?

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## Talk To Us



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