



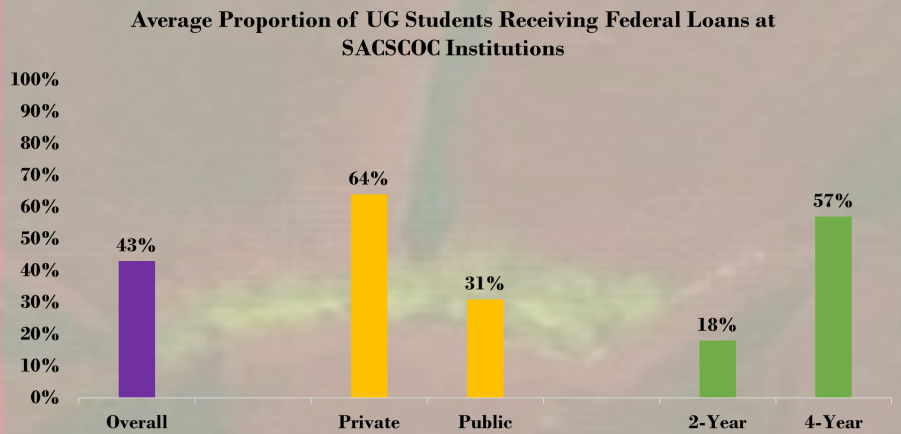
# Data Point

An item of factual information derived from measurement or research

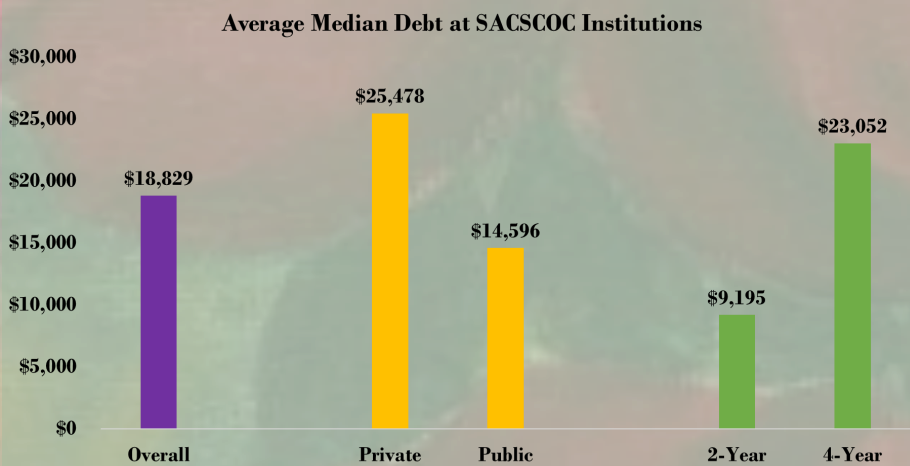
## Student Debt Overview at SACSCOC Institutions

December 2018

As detailed in *Figure 24-1* (right), among SACSCOC member institutions, the majority of undergraduate students attending private and /or 4-year institutions receive federal loans, with 64% and 57% respectively. The lowest percentage of federal loan recipients, 18%, attend 2-year institutions, while 31% of students at public institutions collect federal loans.



*Figure 24-1* Percentage of undergraduate (UG) students receiving federal loans (preliminary data)  
Data Source: SACSCOC Student Achievement Presentation/Spring 2018 College Scorecard dataset



Shown in *Figure 24-2* (left), the average median debt obtained by students at private and/or 4-year institutions is more than double the average median debt acquired by students at 2-year institutions.

*Figure 24-2* Average median student loan debt by institution type (preliminary data)  
Data Source: SACSCOC Student Achievement Presentation/Spring 2018 College Scorecard dataset

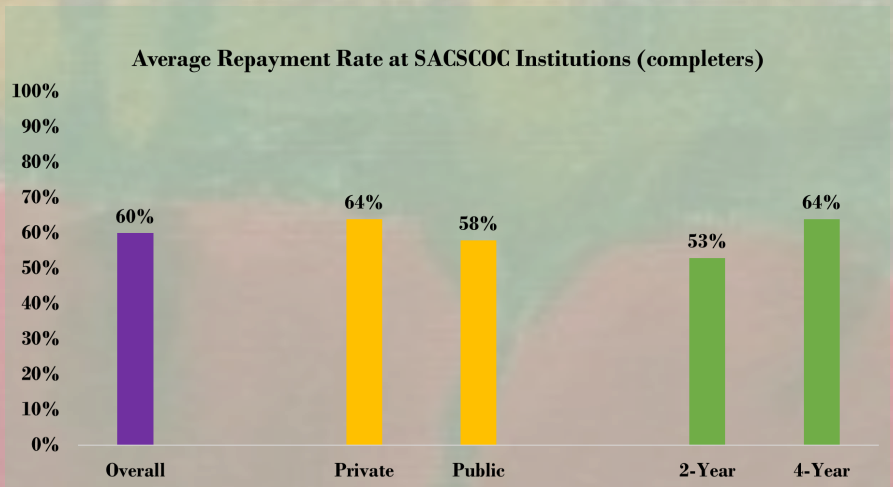
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## St. Philip's College



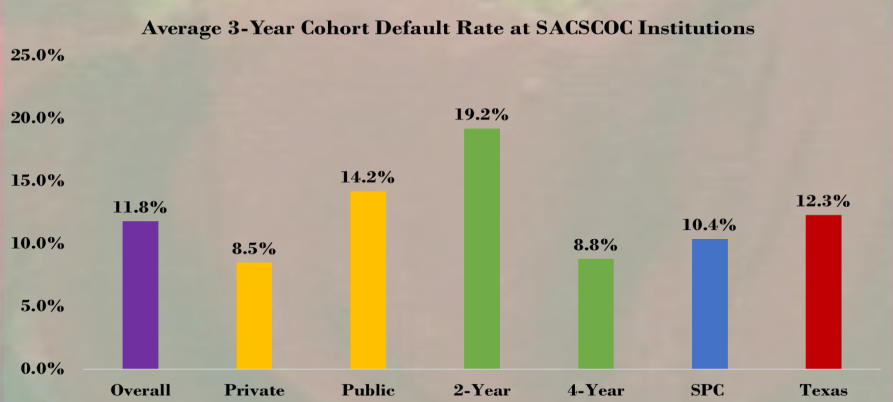
Depicted in *Figure 24-3* (right), all SACSCOC member institution classifications (private, public, 2-year, 4-year) show majority average repayment rate (>50%), although 2-year institutions have the lowest average repayment rate with 53%.



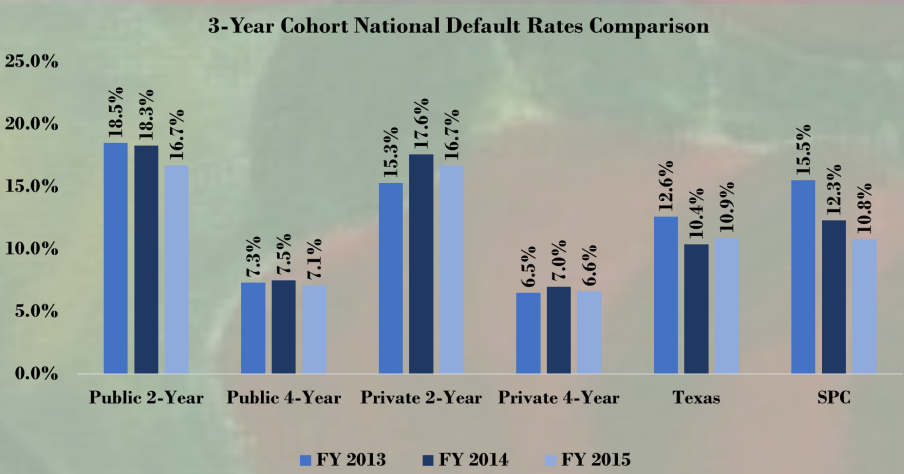
*Figure 24-3* Average repayment rate (preliminary data)  
Data Source: SACSCOC Student Achievement Presentation/Spring 2018 College Scorecard dataset

## 3-Year Cohort Default Rates: SACSCOC & National Institutions

Average 3-year cohort (FY 2014) loan default rates may be seen in *Figure 24-4* (right). Although private and/or 4-year institutions have higher proportion of federal loan recipients and higher median debt, these institutions also exhibit lower default rates than comparison groups. However, SPC has a lower default rate than average overall, public, 2-year, and Texas institutions.



*Figure 24-4* Average 3-year cohort (FY 2014) default rates comparison  
Data Source: SACSCOC Student Achievement Presentation/Spring 2018 College Scorecard dataset



*Figure 24-5* Average 3-year cohort (FY 2015) national default rates comparison  
Data Source: Federal Student Aid (FSA) data; (<https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>)

Compared to national student loan default rates in *Figure 25-5* (left), SPC has a more favorable rate than the 2-year public institution average default rate, as well as private 2-year and Texas average rates. Public and private 4-year institutions show the lowest rates at 7.1% and 6.6% respectively (FY 2015).

