



# Student Aid and Debt Presentation

November 7, 2019

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**ALL FOUR:ONE**

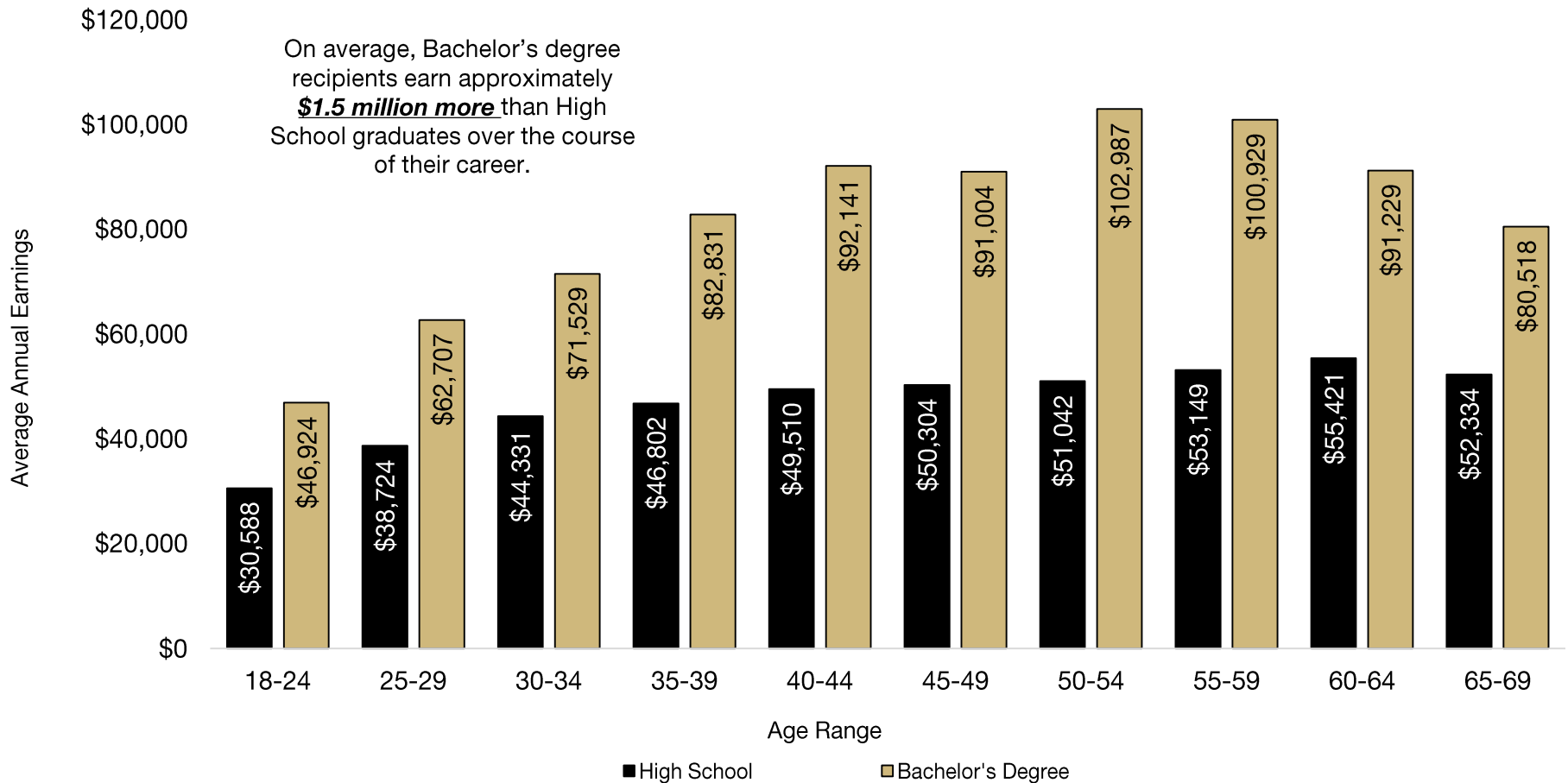


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# Average Annual Earnings High School vs. Bachelor's Degree

On average, Bachelor's degree recipients earn approximately **\$1.5 million more** than High School graduates over the course of their career.



Note: Does not include possible earnings while pursuing Bachelor's degree.

Source: Average Annual Earning for full-time year round workers by education, U.S. Census Bureau, Current Population Survey, 2018 Annual Social and Economic Supplement.

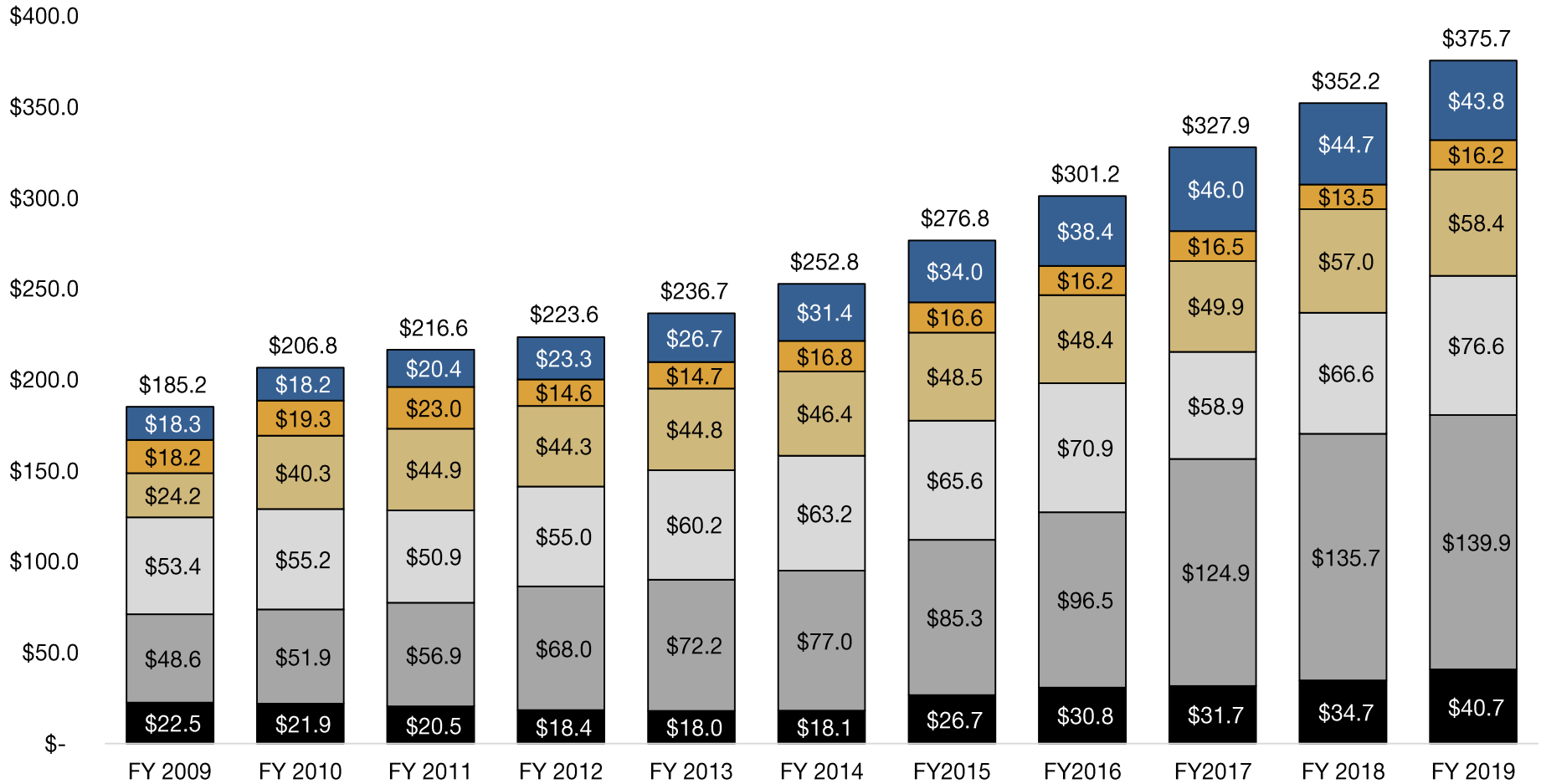
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# Financial Aid History by Source



- State Aid
- Institutional Aid- From Tuition
- Institutional Aid- From Other Sources
- Federal Pell
- Other Federal Aid
- Other Scholarships



Source: CU Financial Aid

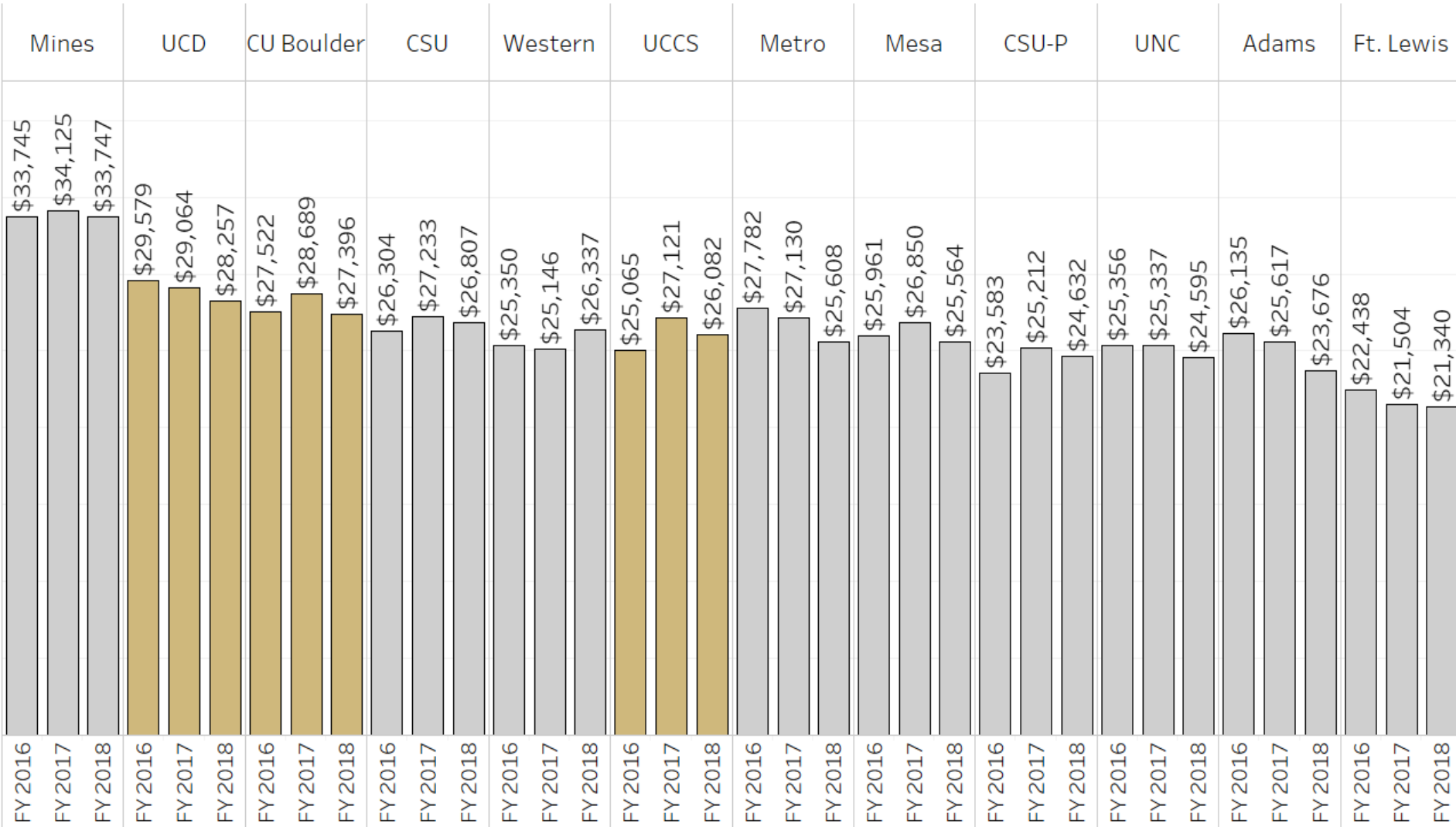
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# Average Undergraduate Student Debt by Fiscal Year

All Bachelor Recipients. includes both Resident and Non-Resident Graduates



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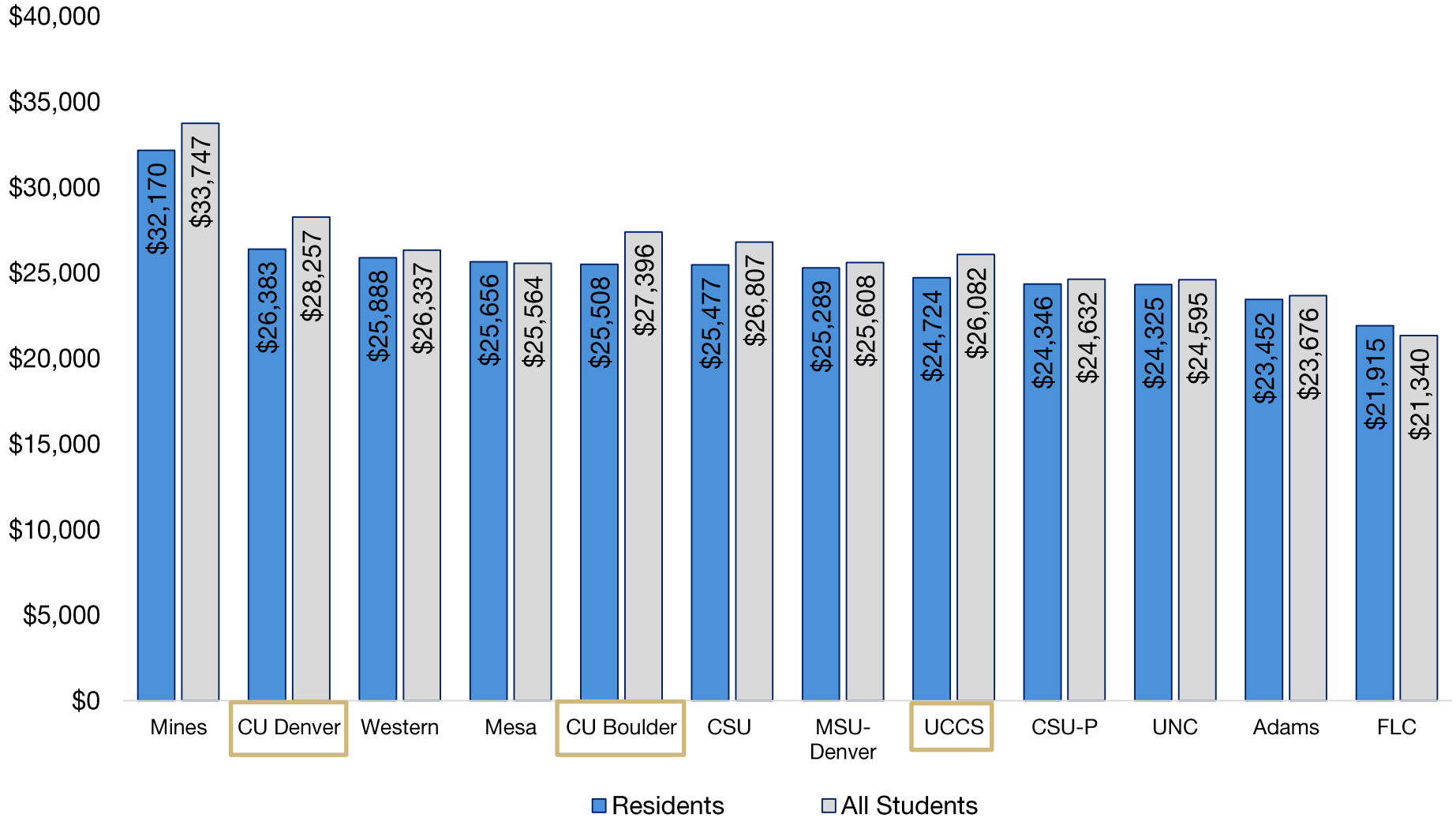
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Source: CDHE SURDS Financial Aid

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# Average Undergraduate Debt Load Upon Graduation (FY 2018)

(only 52% of completers took loans at CU\*)



Source: Colorado Department of Higher Education; includes Federal Direct, Federal Perkins, Federal Other, and private loans.

\*Varies by campus.

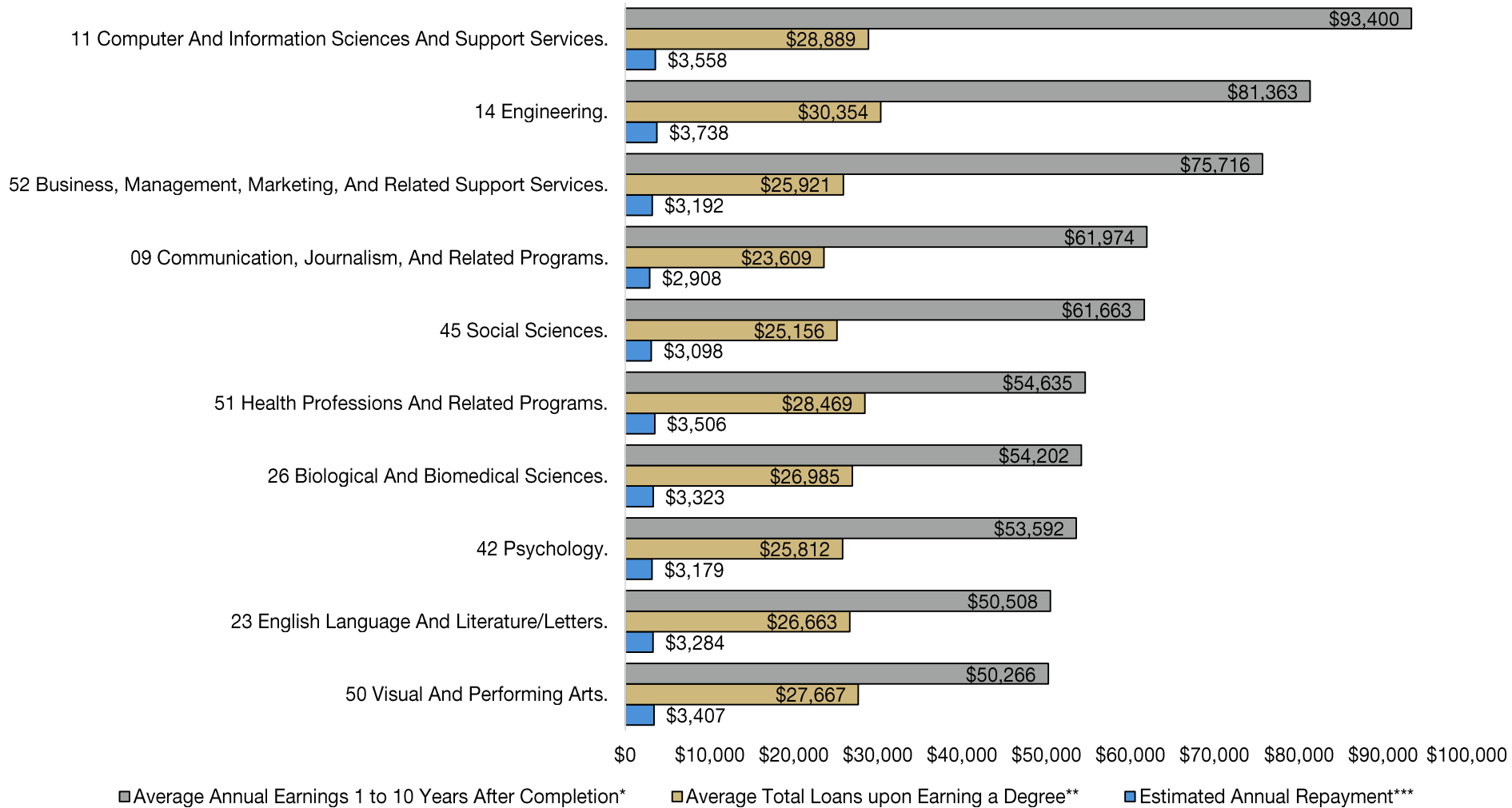


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# Annual Earnings vs Annual Loan Payment (by degree)



Sources: Average Annual Earnings based on CU System Alumni Survey FY 2009 - FY 2018, Based on full-time employment and excludes those pursuing additional education  
 Annual Loan Payment based on average loan from CDHE SURDS (2018) & standard 10 year repayment at 4.3%

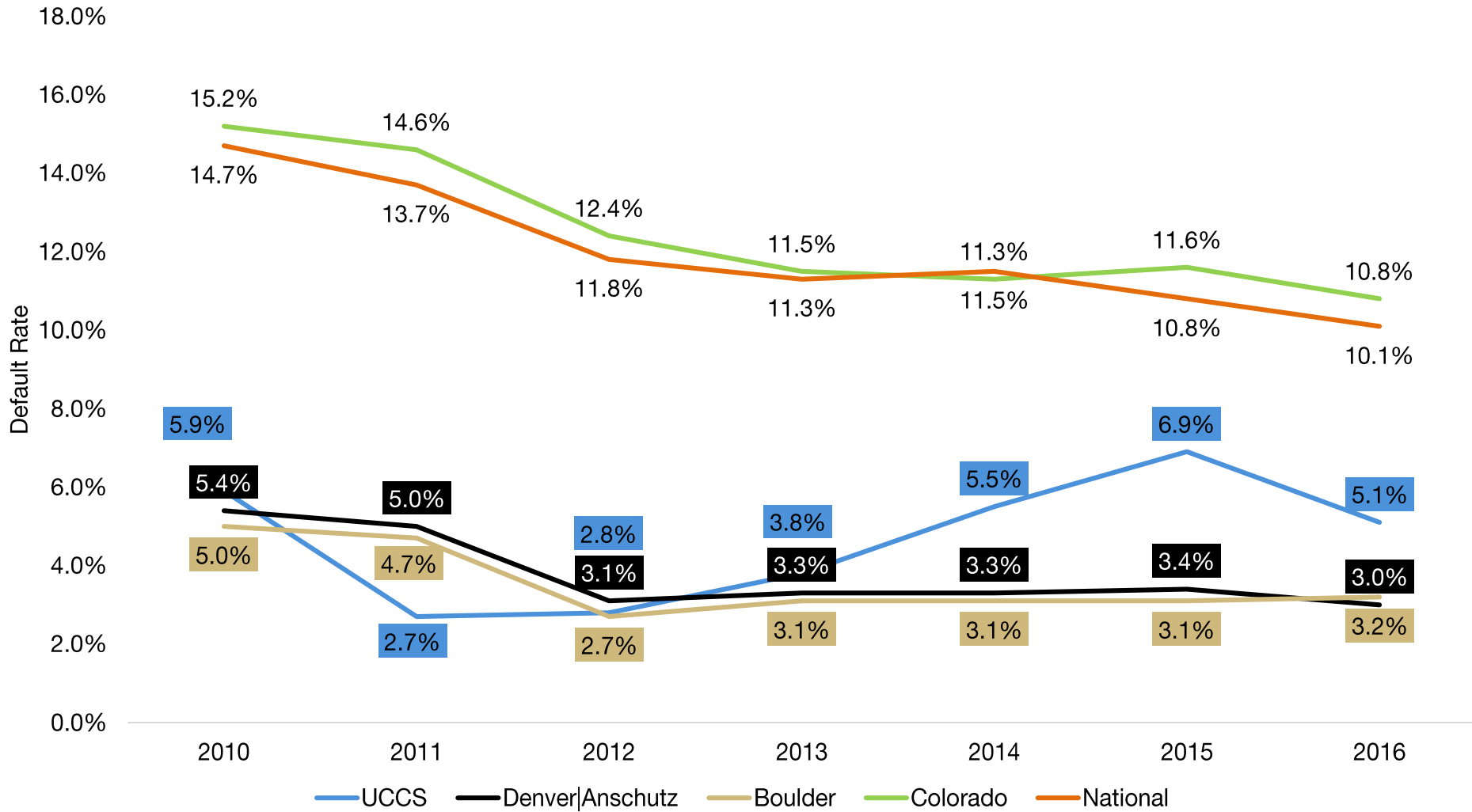


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# Student Loan Default Rates



Source: U.S. Department of Education



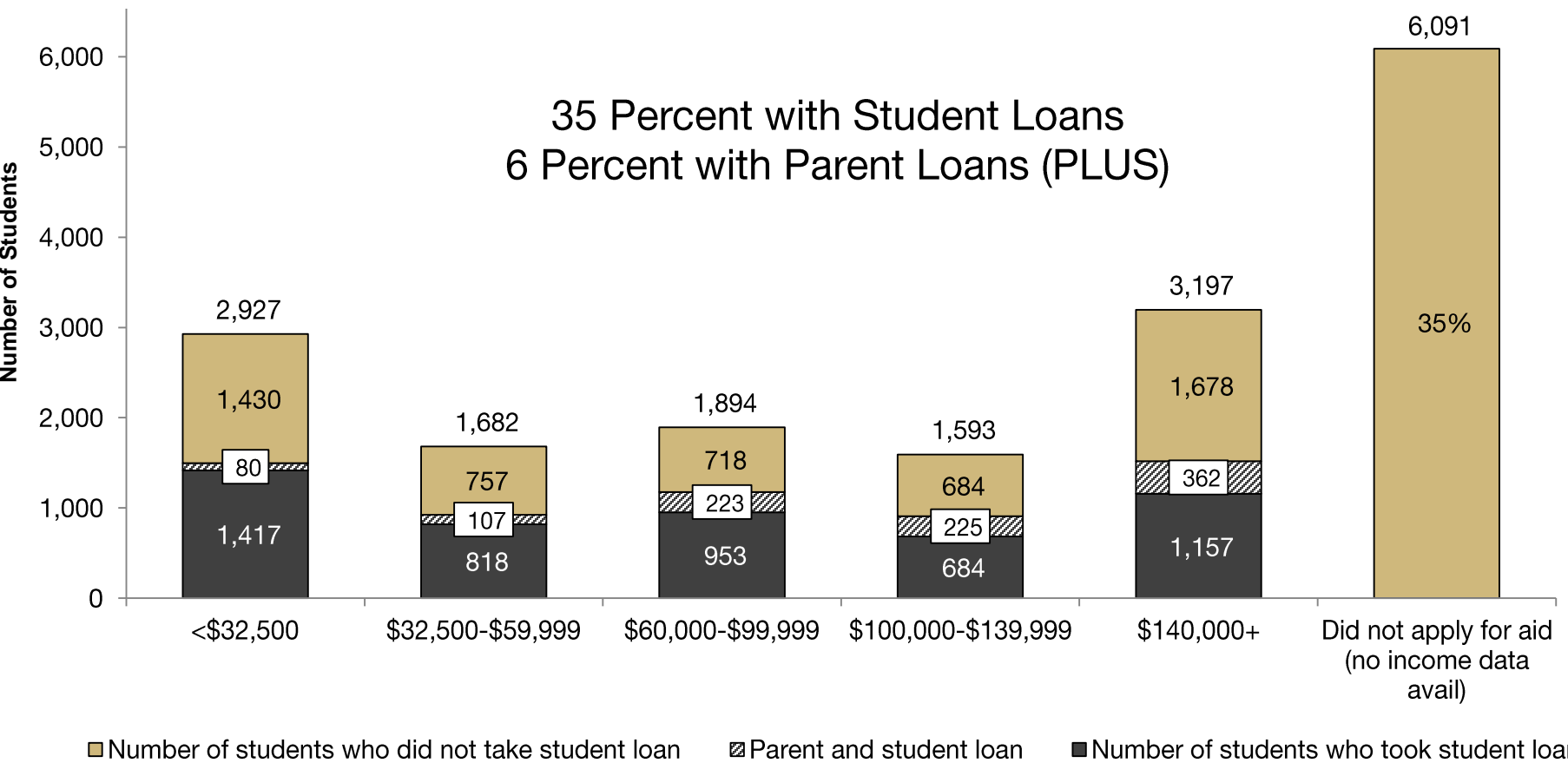
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# CU Boulder Resident Undergraduate Financial Aid Applicants, 2019



Source: CU Financial Aid; Does not include private loans; Excludes exclusive parent loans; Number of students not applying for aid based on fall headcount compared to fiscal year financial aid;

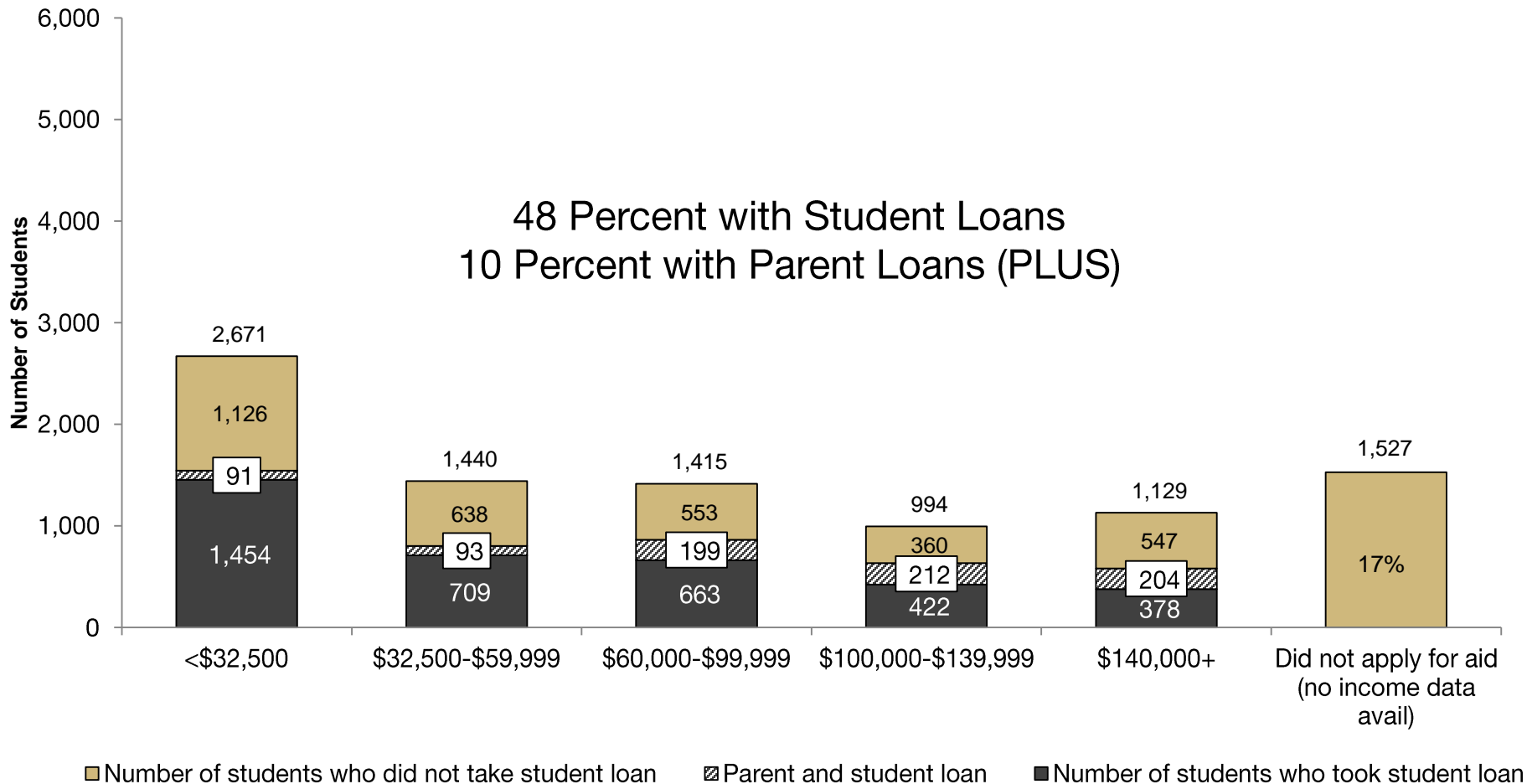


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# UCCS Resident Undergraduate Financial Aid Applicants, 2019



Source: CU Financial Aid; Does not include private loans; Excludes exclusive parent loans; Number of students not applying for aid based on fall headcount compared to fiscal year financial aid;

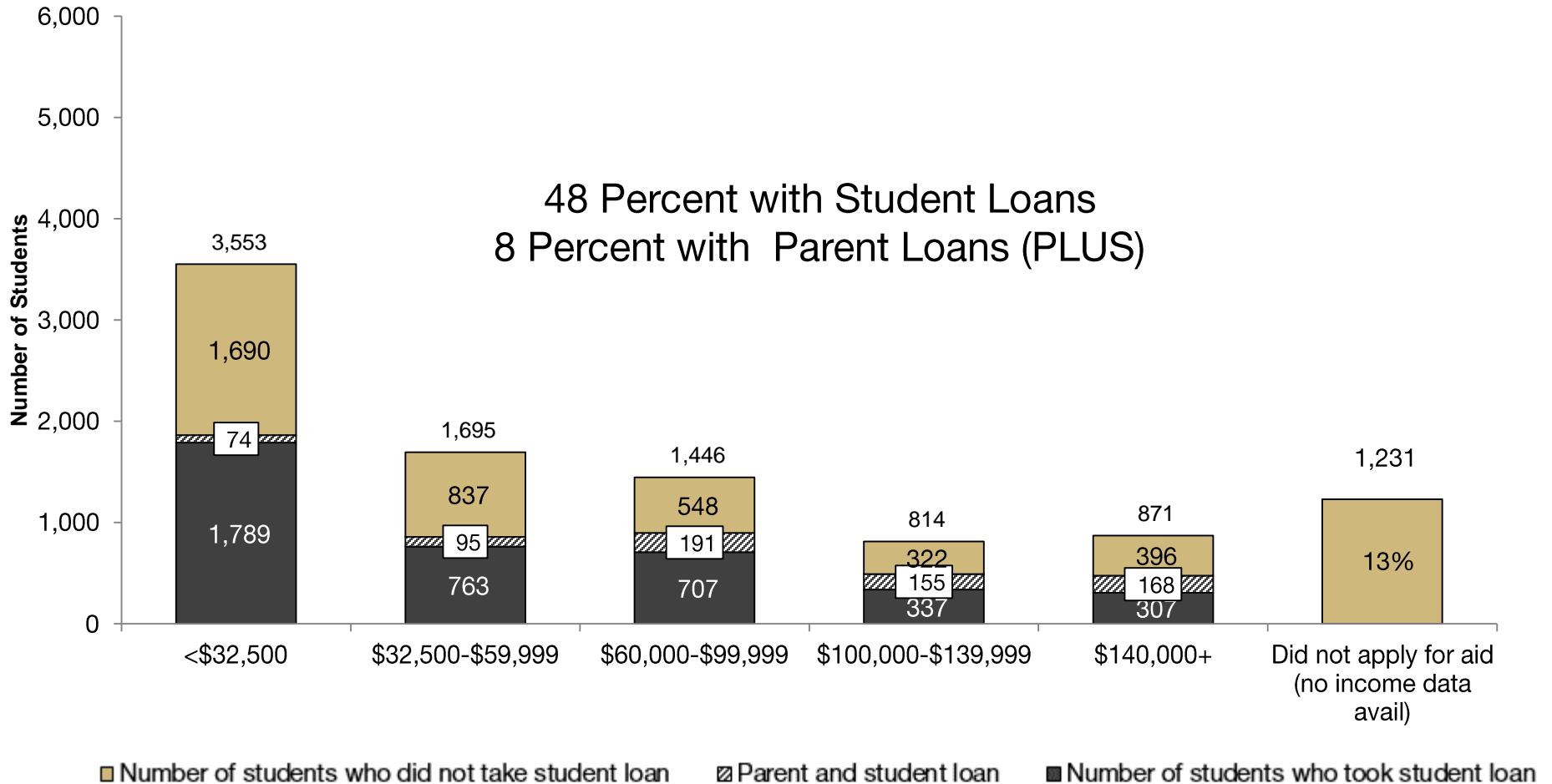


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# CU Denver Resident Undergraduate Financial Aid Applicants, 2019



Source: CU Financial Aid; Does not include private loans; Excludes exclusive parent loans; Number of students not applying for aid based on fall headcount compared to fiscal year financial aid;



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# Conclusions

- Out-of-pocket tuition and fee increases were mitigated for many low and middle income students.
- System-wide 42% of resident, undergraduates took student loans in FY 2019.
- System-wide 8% of resident, undergraduates had parent loans in FY 2019.
- On average, CU students have a loan default rate of 3.6%, which is approximately 7 percentage points lower than the national and statewide average.

