

Default Management

Official Cohort Default Rates for Schools

A 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. Please refer to the Cohort Default Rate Guide for a more in-depth description of cohort default rates and how the rates are calculated.

The U.S. Department of Education releases official cohort default rates once per year. The FY 2015 official cohort default rates were delivered to both domestic and foreign schools on September 24, 2018, electronically via the [eCDR process](#). All schools must enroll in eCDR to receive cohort default rate notification. Schools may [check their eCDR enrollment online](#) or by calling CPS/SAIG Technical Support at 800-330-5947.

Secretary DeVos announced that **the FY 2015 national cohort default rate is 10.8 percent**. The Department also released a summary of the [FY 2015 official cohort default rates by state](#) and by [institution type](#). We are also providing a [briefing](#) on the national default rates.

Schools may also obtain an electronic loan record detail report via the [National Student Loan Data System \(NSLDS\) Professional Access website](#). A loan record detail report contains the data used to calculate a school's FY 2015 official cohort default rate. Assistance in accessing the NSLDS site or with downloading an electronic loan record detail report is available through NSLDS Customer Service at 1-800-999-8219.

For schools interested in taking actions to manage defaults, and for schools required to submit a default prevention plan based on at least one year of a cohort default rate equal to or greater than 30 percent, please refer to the federal regulations at 34 CFR 668.217 and Appendix A within that section.

Important Note: Some schools have a small number of borrowers entering repayment. At other schools only a small portion of the student body takes out student loans. In such cases, the cohort default rate should be interpreted with caution as these rates may not be reflective of the entire school population.

Search the Cohort Default Rate Database

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You may search this database for one school or many schools by OPEID (Office of Postsecondary Education Identification Number), school name, city/state, institution type, or eligibility status. Note: A school must have had at least one borrower in repayment for any of the years for which a cohort default rate was calculated to be found in this database.

Other information:

- Historically Black Colleges and Universities [Fact Sheet](#).

Download a Microsoft Excel or Zipped Access File

The information contained in the searchable database and the downloadable files reflects schools' 3-year cohort default rate data as of September 26, 2018. Because a school may appeal its cohort default rates, a school's official cohort default rate may change. [Instructions on using these files may be found here](#). Please contact the Operations Performance Division at (202) 377-4259 or via e-mail at fsa.schools.default.management@ed.gov for the most up-to-date information regarding school cohort default rates and eligibility for Title IV student financial assistance programs.

| Download an Excel or zipped Access file | Description of file |
|---|---|
| Access Excel | FY 2015, FY 2014, and FY 2013 official cohort default rates published for schools participating in the Title IV student financial assistance programs. |
| Access | Schools subject to loss of Direct Loan Program and/or Federal Pell Grant Program eligibility due to FY 2015, FY 2014, and FY 2013 official cohort default |

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| Excel | rates of 30.0% or greater. Definition |
| Access | Schools subject to loss of Direct Loan Program eligibility due to FY 2015 official cohort default rates greater than 40.0%. Definition |
| Excel | |

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