

Student Aid and Debt Presentation

November 12, 2020

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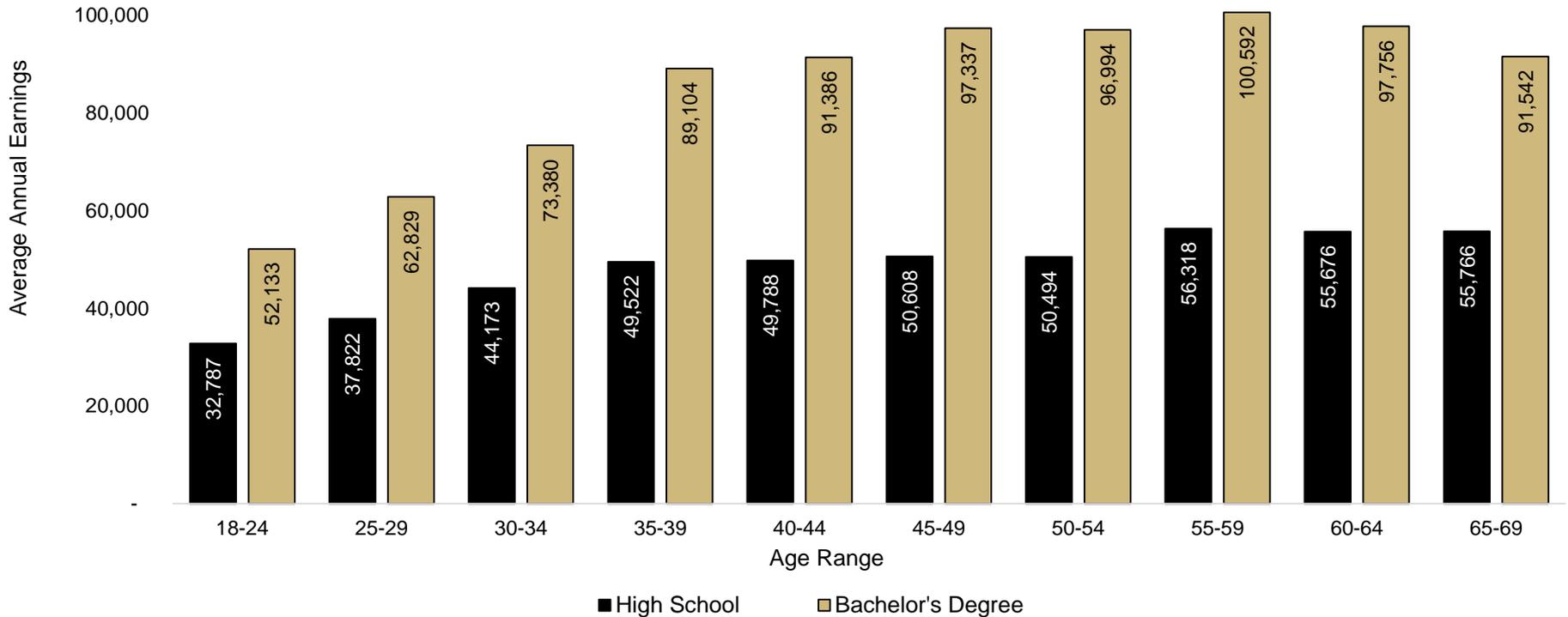


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Average Annual Earnings High School vs. Bachelor's Degree

On average, Bachelor's degree recipients earn **\$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, 2019 Annual Social and Economic Supplement.

Colorado

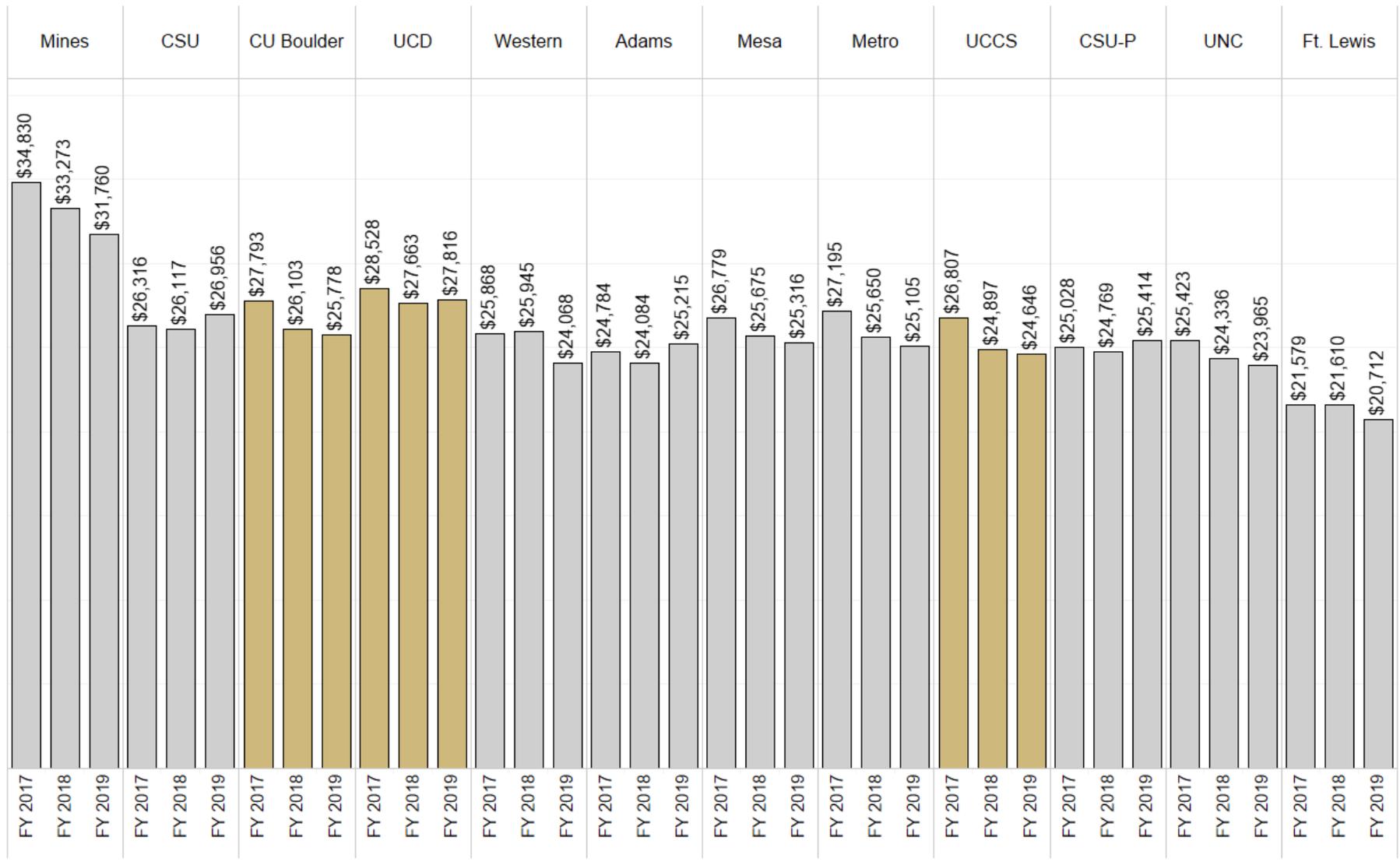
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Average Resident Undergraduate Student Debt Bachelor's Degree Recipients with Loans

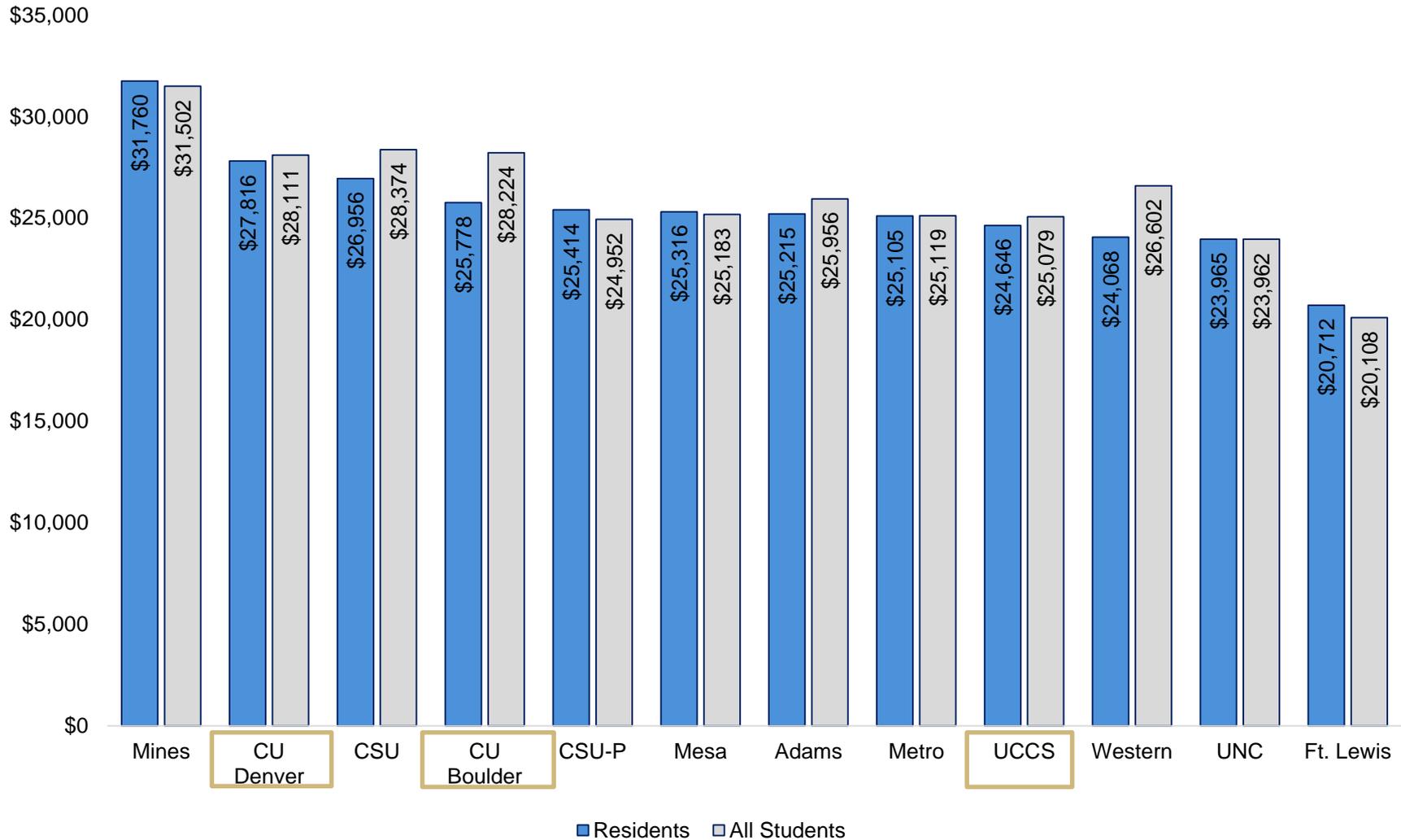


Source: CDHE FY 2018-19, Resident Undergraduates Only

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Average Undergraduate Debt Load Upon Graduation (FY 2019)

(only 50.4% 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.

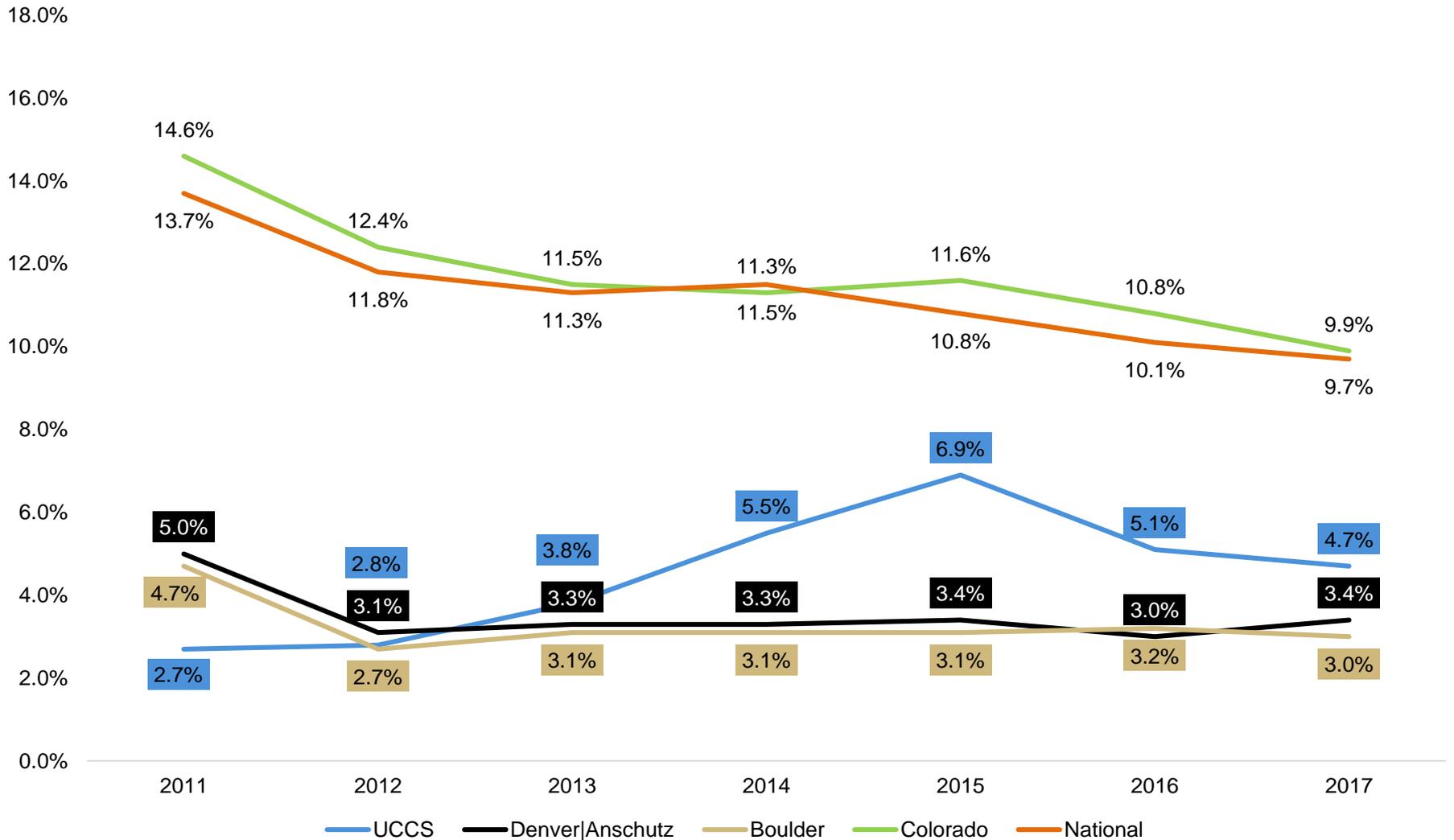


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Student Loan Default Rates



Source: U.S. Department of Education

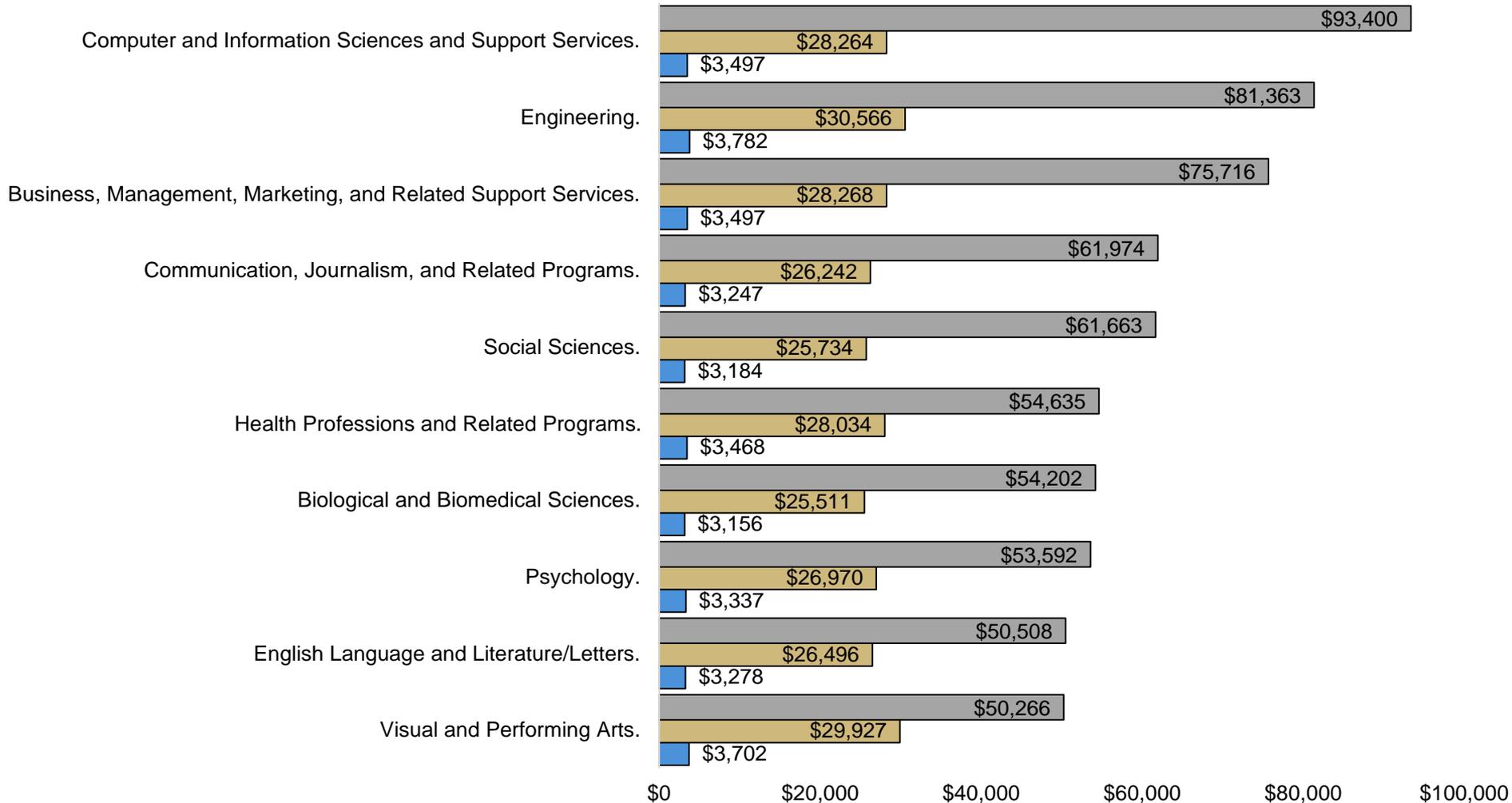


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Annual Earnings vs Annual Loan Payment (by Degree)



■ Average Annual Earnings 1 to 10 Years After Completion* ■ Average Total Loans upon Earning a Degree** ■ Estimated Annual Repayment***

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 (FY 2019) & standard 10 year repayment at 4.3%

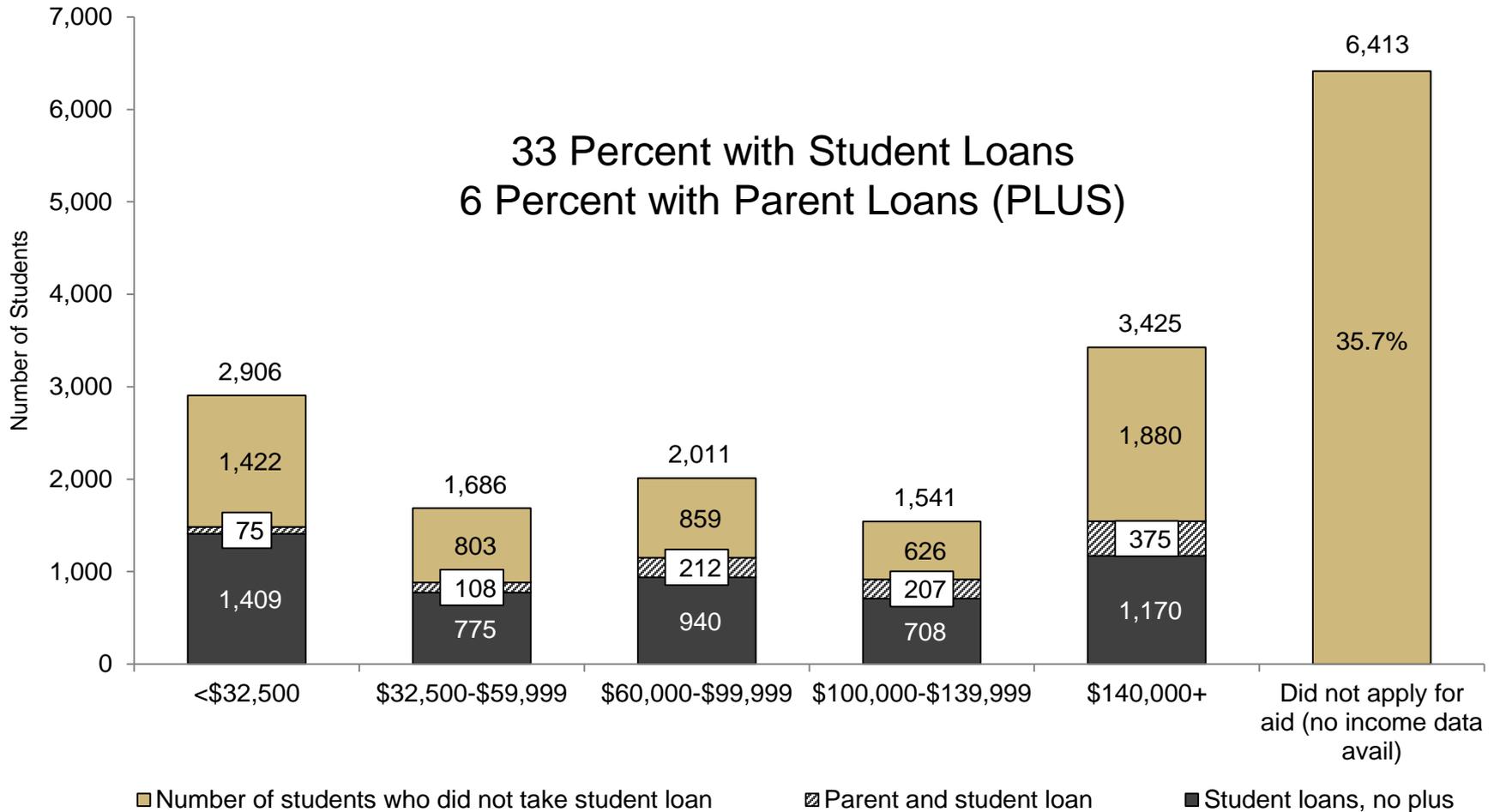


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CU Boulder Resident Undergraduates, FY 2020



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.

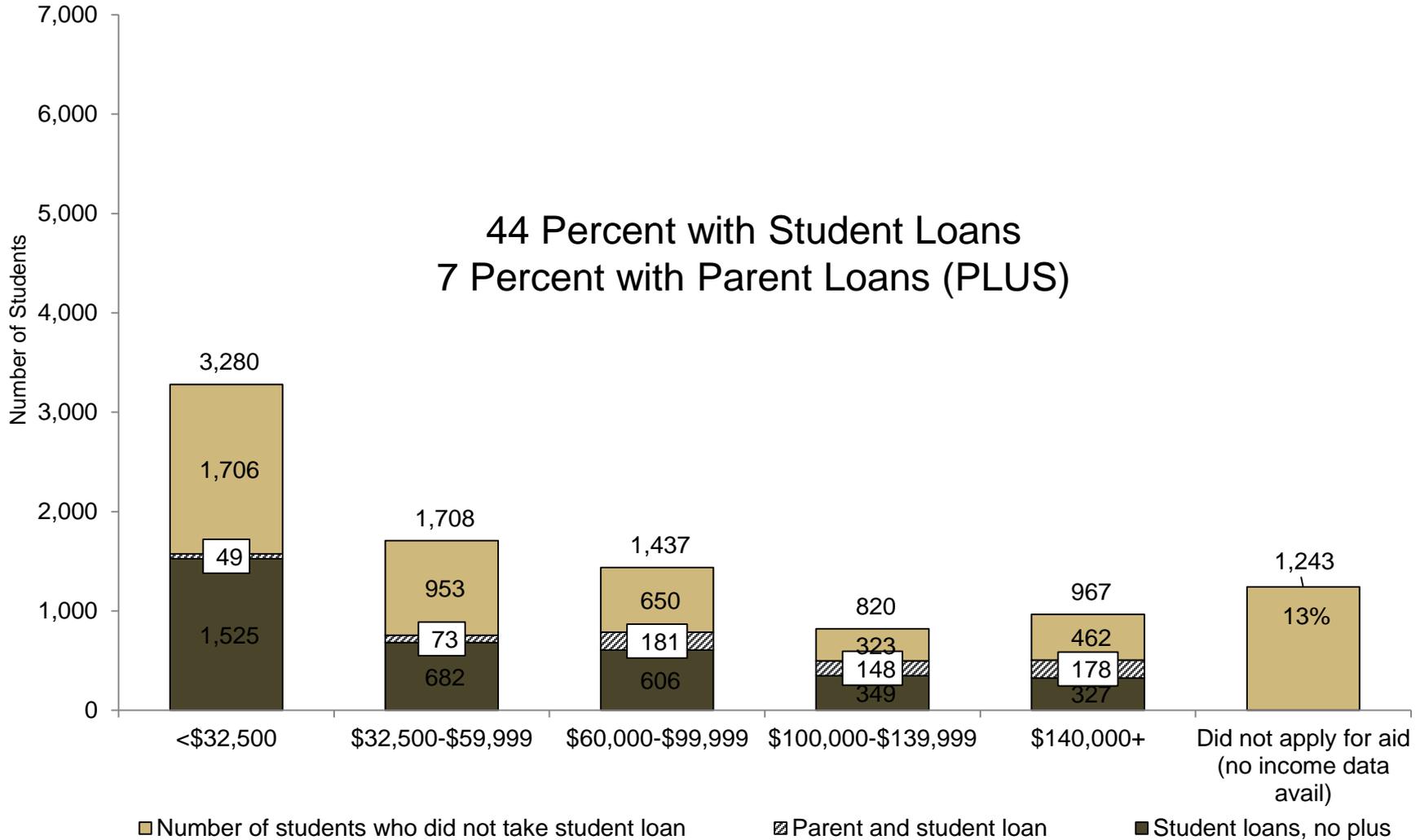


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CU Denver Resident Undergraduates, FY 2020



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

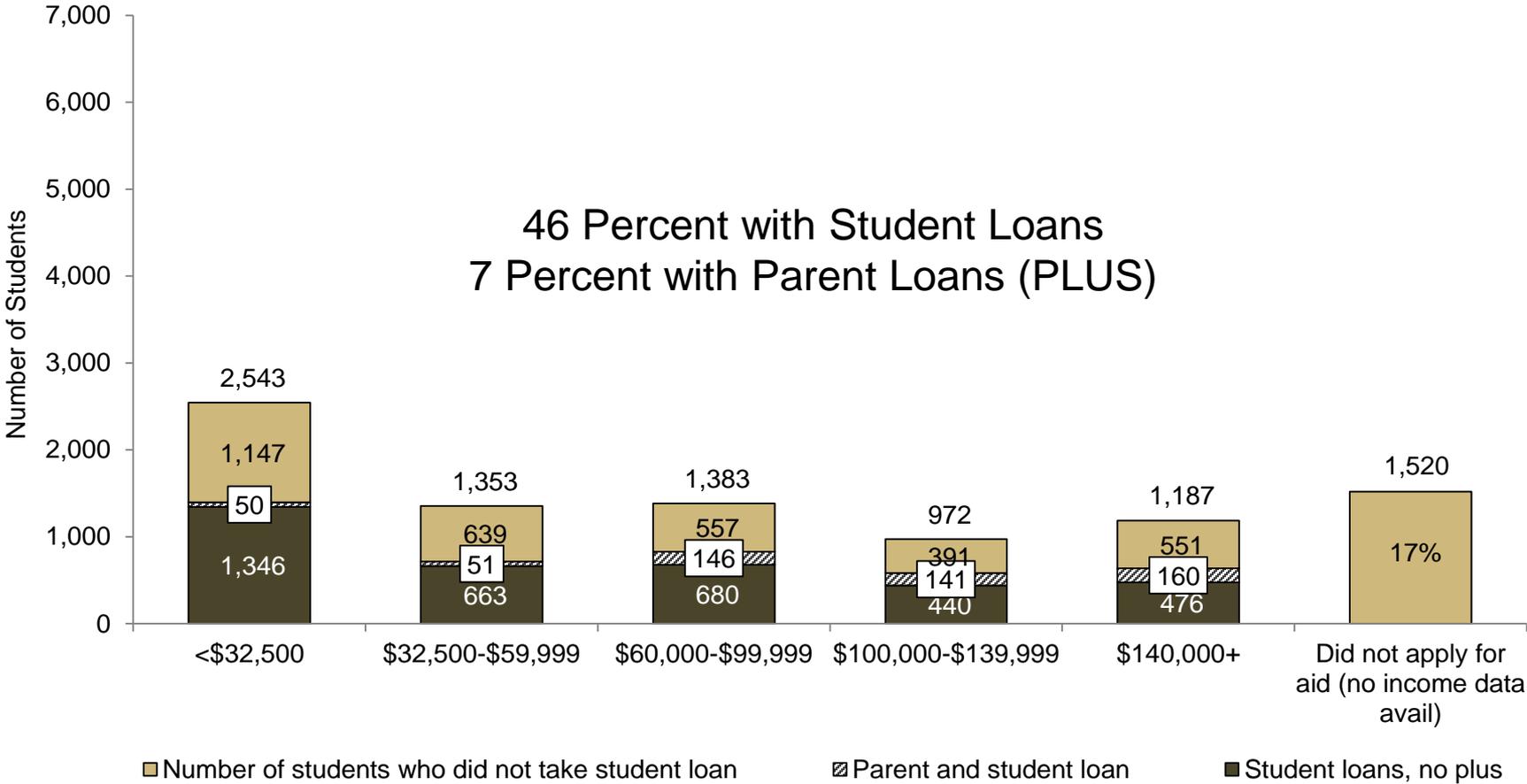


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UCCS Resident Undergraduate Financial Aid Applicants, FY 2020



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.
- Of all resident, undergraduate students system-wide:
 - 39% took federal student loans in FY 2020.
 - 7% had parent loans in FY 2020.
- On average, CU students have a loan default rate of 3.6%, which is approximately six percentage points lower than the national and statewide average.



Additional Information

For more information about affordability and student financial aid, including:

- Tuition and Fees
- Institutional Aid
- Student loans
- Out of Pocket Costs
- Average Cost of Attendance
- Alumni Earnings
- Links to other resources

Visit our website at: <https://www.cu.edu/affordability>

