Student Aid and Debt Presentation
November 7, 2019
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.
Colorado
<table>
<thead>
<tr>
<th></th>
<th>Mines</th>
<th>UCD</th>
<th>CU Boulder</th>
<th>CSU</th>
<th>Western</th>
<th>UCCS</th>
<th>Metro</th>
<th>Mesa</th>
<th>CSU-P</th>
<th>UNC</th>
<th>Adams</th>
<th>Ft. Lewis</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY2016</td>
<td>$33,745</td>
<td>$34,125</td>
<td>$29,579</td>
<td>$27,512</td>
<td>$27,396</td>
<td>$26,304</td>
<td>$27,323</td>
<td>$26,337</td>
<td>$27,782</td>
<td>$27,130</td>
<td>$25,961</td>
<td>$26,554</td>
</tr>
<tr>
<td>FY2017</td>
<td>$34,125</td>
<td>$33,745</td>
<td>$29,064</td>
<td>$28,068</td>
<td>$28,689</td>
<td>$27,233</td>
<td>$26,807</td>
<td>$26,850</td>
<td>$27,961</td>
<td>$26,850</td>
<td>$25,654</td>
<td>$26,371</td>
</tr>
<tr>
<td>FY2018</td>
<td>$33,745</td>
<td>$34,125</td>
<td>$28,257</td>
<td>$27,396</td>
<td>$27,396</td>
<td>$26,304</td>
<td>$27,323</td>
<td>$26,337</td>
<td>$27,782</td>
<td>$27,130</td>
<td>$25,961</td>
<td>$26,554</td>
</tr>
</tbody>
</table>

Source: CDHE SURDS Financial Aid
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)

11 Computer And Information Sciences And Support Services.
- Average Annual Earnings: $28,889
- Average Total Loans: $3,558
- Estimated Annual Repayment: $93,400

14 Engineering.
- Average Annual Earnings: $30,354
- Average Total Loans: $3,738
- Estimated Annual Repayment: $81,363

52 Business, Management, Marketing, And Related Support Services.
- Average Annual Earnings: $25,921
- Average Total Loans: $3,192
- Estimated Annual Repayment: $75,716

09 Communication, Journalism, And Related Programs.
- Average Annual Earnings: $23,609
- Average Total Loans: $2,908
- Estimated Annual Repayment: $61,974

45 Social Sciences.
- Average Annual Earnings: $25,156
- Average Total Loans: $3,098
- Estimated Annual Repayment: $61,663

51 Health Professions And Related Programs.
- Average Annual Earnings: $28,469
- Average Total Loans: $3,506
- Estimated Annual Repayment: $54,635

26 Biological And Biomedical Sciences.
- Average Annual Earnings: $26,985
- Average Total Loans: $3,323
- Estimated Annual Repayment: $54,202

42 Psychology.
- Average Annual Earnings: $25,812
- Average Total Loans: $3,179
- Estimated Annual Repayment: $53,592

23 English Language And Literature/Letters.
- Average Annual Earnings: $26,663
- Average Total Loans: $3,284
- Estimated Annual Repayment: $50,508

50 Visual And Performing Arts.
- Average Annual Earnings: $27,667
- Average Total Loans: $3,407
- Estimated Annual Repayment: $50,266

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%
Student Loan Default Rates

![Line chart showing default rates from 2010 to 2016 for different entities: UCCS, Denver/Anschutz, Boulder, Colorado, and National. The default rates vary from 15.2% in 2010 to 10.1% in 2016.]

Source: U.S. Department of Education
CU Boulder Resident Undergraduate Financial Aid Applicants, 2019

35% with Student Loans
6% with Parent Loans (PLUS)

Number of Students

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Number of Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$32,500</td>
<td>1,430</td>
</tr>
<tr>
<td>$32,500 - $59,999</td>
<td>1,682</td>
</tr>
<tr>
<td>$60,000 - $99,999</td>
<td>1,894</td>
</tr>
<tr>
<td>$100,000 - $139,999</td>
<td>1,593</td>
</tr>
<tr>
<td>$140,000+</td>
<td>3,197</td>
</tr>
<tr>
<td>Did not apply for aid (no income data avail)</td>
<td>6,091</td>
</tr>
</tbody>
</table>

- 35% of students took student loans.
- 6% of students took parent loans (PLUS).

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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Four Campuses United
UCCS Resident Undergraduate Financial Aid Applicants, 2019

48 Percent with Student Loans
10 Percent with Parent Loans (PLUS)

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Number of Students</th>
<th>Number of Students who took student loan</th>
<th>Parent and student loan</th>
<th>Number of students who did not take student loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$32,500</td>
<td>2,671</td>
<td>1,126</td>
<td>91</td>
<td>1,454</td>
</tr>
<tr>
<td>$32,500-$59,999</td>
<td>1,440</td>
<td>638</td>
<td>93</td>
<td>709</td>
</tr>
<tr>
<td>$60,000-$99,999</td>
<td>1,415</td>
<td>553</td>
<td>199</td>
<td>663</td>
</tr>
<tr>
<td>$100,000-$139,999</td>
<td>994</td>
<td>360</td>
<td>212</td>
<td>422</td>
</tr>
<tr>
<td>$140,000+</td>
<td>1,129</td>
<td>547</td>
<td>204</td>
<td>378</td>
</tr>
<tr>
<td>Did not apply for aid (no income data avail)</td>
<td>1,527</td>
<td>17%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

48 Percent with Student Loans
8 Percent with Parent Loans (PLUS)

Number of Students

- <$32,500: 3,553
  - Number of students who did not take student loan: 1,690
  - Parent and student loan: 1,789
- $32,500-$59,999: 1,695
  - Number of students who did not take student loan: 837
  - Parent and student loan: 763
- $60,000-$99,999: 1,446
  - Number of students who did not take student loan: 548
  - Parent and student loan: 707
- $100,000-$139,999: 814
  - Number of students who did not take student loan: 322
  - Parent and student loan: 337
- $140,000+: 871
  - Number of students who did not take student loan: 396
  - Parent and student loan: 168
- Did not apply for aid (no income data avail): 1,231
  - Number of students who did not take student loan: 307

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.