

DEBT ACQUIRED BY LINFIELD GRADUATES THROUGH LOANS TAKEN WHILE ENROLLED AT LINFIELD (10 years ago, most recent 5 years)

| | 2009-10 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|--|-----------------|--|-----------------|-----------------|-----------------|-----------------|
| BEGAN AS FIRST YEAR STUDENTS | | | | | | |
| McMinnville Campus graduates | 304 | 330 | 246 | 282 | 294 | 261 |
| Borrowed through any federal or private loan program | 216 | 230 | 171 | 202 | 221 | 192 |
| % borrowed through any federal or private loan program | 71% | 69.7% | 69.5% | 71.6% | 75.2% | 73.6% |
| Ave. of federal and private debt | \$31,135 | \$32,100 | \$34,320 | \$34,244 | \$34,792 | \$36,082 |
| Borrowed through federal programs | | 230 | 171 | 201 | 221 | 190 |
| Ave. of federal loan debt | \$21,761 | \$27,784 | \$27,986 | \$27,198 | \$26,155 | \$27,270 |
| Borrowed through private programs | | 37 | 33 | 39 | 53 | 49 |
| Ave. of private loan debt | | \$26,832 | \$32,822 | \$37,192 | \$36,018 | \$35,640 |
| Borrowed through PLUS (parents) programs | | 69 | 47 | 57 | 77 | 71 |
| Ave. of parent PLUS loan debt | | \$35,994 | \$35,798 | \$45,336 | \$37,898 | \$47,662 |
| Portland Campus graduates | 22 | 60 | 59 | 48 | 58 | 72 |
| Borrowed through any federal or private loan program | 18 | 48 | 50 | 37 | 49 | 64 |
| % borrowed through any federal or private loan program | 81% | 80.0% | 84.7% | 77.1% | 84.5% | 88.9% |
| Ave. of federal and private debt | \$46,372 | \$35,780 | \$39,179 | \$37,133 | \$45,051 | \$48,929 |
| Borrowed through federal programs | | 48 | 50 | 37 | 49 | 63 |
| Ave. of federal loan debt | \$24,693 | \$28,071 | \$27,633 | \$28,779 | \$31,336 | \$31,262 |
| Borrowed through private programs | | 22 | 24 | 24 | 15 | 22 |
| Ave. of private loan debt | | \$16,820 | \$24,055 | \$12,879 | \$44,803 | \$52,815 |
| Borrowed through PLUS (parents) programs | | 23 | 25 | 12 | 22 | 26 |
| Ave. of parent PLUS loan debt | | \$36,664 | \$38,268 | \$32,825 | \$44,279 | \$42,181 |
| BEGAN AS TRANSFER STUDENTS | | | | | | |
| McMinnville Campus graduates | 50 | 41 | 44 | 45 | 44 | 44 |
| Borrowed through any federal or private loan program | 34 | 26 | 31 | 39 | 33 | 29 |
| % borrowed through federal or private loan program | 68% | 63.4% | 70.5% | 86.7% | 75.0% | 65.9% |
| Ave. of federal and private debt | \$31,837 | \$28,942 | \$29,134 | \$25,258 | \$28,929 | \$28,978 |
| Borrowed through federal programs | | 26 | 31 | 38 | 33 | 29 |
| Ave. of federal loan debt | | \$22,123 | \$24,460 | \$20,762 | \$24,345 | \$22,249 |
| Borrowed through private programs | | 5 | 10 | 9 | 6 | 7 |
| Ave. of private loan debt | | \$35,458 | \$14,492 | \$21,789 | \$25,210 | \$27,877 |
| Borrowed through PLUS (parents) programs | | 6 | 9 | 9 | 9 | 11 |
| Ave. of parent PLUS loan debt | | \$32,571 | \$18,210 | \$30,957 | \$19,154 | \$45,923 |
| Portland Campus graduates | 144 | 135 | 125 | 138 | 131 | 108 |
| Borrowed through any federal or private loan program | 137 | 123 | 110 | 119 | 113 | 90 |
| % borrowed through federal or private loan program | 95% | 91.1% | 88.0% | 86.2% | 86.3% | 83.3% |
| Ave. of federal and private debt | \$37,920 | \$36,529 | \$44,279 | \$48,282 | \$49,071 | \$53,054 |
| Borrowed through federal programs | | 121 | 109 | 117 | 113 | 90 |
| Ave. of federal loan debt | \$26,364 | \$18,203 | \$22,081 | \$20,470 | \$29,029 | \$28,195 |
| Borrowed through private programs | | 96 | 84 | 96 | 59 | 51 |
| Ave. of private loan debt | | \$23,861 | \$29,331 | \$34,903 | \$38,385 | \$43,868 |
| Borrowed through PLUS (parents) programs | | 8 | 6 | 3 | 6 | 5 |
| Ave. of parent PLUS loan debt | | \$24,596 | \$34,968 | \$28,128 | \$47,214 | \$56,202 |
| Online Continuing Education graduates* | 150 | 179 | 147 | 134 | 109 | 111 |
| Borrowed through any federal or private loan program | 95 | 128 | 107 | 91 | 60 | 60 |
| % borrowed through federal or private loan program | 63% | 71.5% | 72.8% | 67.9% | 55.0% | 54.1% |
| Ave. of federal and private debt | \$25,988 | \$21,068 | \$23,416 | \$23,238 | \$22,320 | \$22,599 |
| Borrowed through federal programs | | 127 | 106 | 91 | 60 | 59 |
| Ave. of federal loan debt | | \$20,911 | \$23,120 | \$22,826 | \$21,120 | \$20,418 |
| Borrowed through private programs | | 3 | 6 | 6 | 6 | 8 |
| Ave. of private loan debt | | \$13,667 | \$9,127 | \$6,238 | \$11,994 | \$18,914 |
| Minimum loans taken (all borrowers; federal, private, PLUS loans combined) | | \$510 | \$2,000 | \$1,775 | \$955 | \$1,000 |
| Maximum loans taken (all borrowers; federal, private, PLUS loans combined) | | \$147,077 | \$137,670 | \$140,125 | \$164,407 | \$165,582 |
| US Department of Education Cohort Default Rates** | | | | | | |
| | FY2007 | FY2012 | FY2013 | FY2014 | FY2015 | FY2016 |
| Official 2 year cohort default rate for federal loans | 0.9% | <i>no longer reported by Department of Education</i> | | | | |
| Students in default in the 2 year official default rate | 6 | | | | | |
| Official 3 year cohort default rate for federal loans | | 3.6% | 1.9% | 1.9% | 2.4% | 2.5% |
| Students in default in the 3 year official default rate | | 28 | 17 | 17 | 20 | 19 |

Source: Offices of Financial Aid. Includes graduates who earned the degree in the specified academic year, 7/1 to 6/30 as recorded in August/September of the following academic year. Averages are calculated ONLY with those that actually borrowed that type of loan. *PLUS loans to parents are rarely used in OCE and are not reported here. **Default rate combines all of Linfield and is as calculated by US Department of Education.