

# DISCLOSURE OF INSTITUTIONAL COHORT DEFAULT RATES

UACCM is pleased to provide the following information regarding our institution’s cohort default rate for federal student loans. A cohort default rate is the percentage of a school’s borrowers who enter repayment on certain Federal Family Education Loans (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. For more details on how cohort default rates are calculated please refer to the Cohort [Default Rate Guide](#), which is a comprehensive publication that the U.S. Department of Education publishes.

The U.S. Department of Education releases official cohort default rates once per year. Sanctions can apply to schools with high official cohort default rates.

School	Sanctions (34 CFR 668.206)
<b>A school’s three most recent official cohort default rates are 30.0 percent or greater for the three-year calculation.</b>	Except in the event of a successful adjustment or appeal, such a school will lose Direct Loan and Federal Pell Grant program eligibility for the remainder of the fiscal year in which the school is notified of its sanction and for the following two fiscal years.
<b>A school’s current official cohort default rate is greater than 40.0 percent, for the three-year CDR calculation.</b>	Except in the event of a successful adjustment or appeal, such a school will lose Direct Loan program eligibility for the remainder of the fiscal year in which the school is notified of its sanction and for the following two fiscal years.

*Note: A school is not subject to the loss of Federal Pell Grant Program eligibility if, prior to October 7, 1998, the school requested in writing to withdraw from or lost its eligibility to participate in the FFEL and/or Direct Loan programs and has not subsequently participated in the programs. In addition, a school is not subject to the loss of Federal Pell Grant Program eligibility if it did not certify any FFELs and/or originate any Direct Loans on or after July 7, 1998. A school that resumes participation in the FFEL or Direct Loan programs is no longer eligible for either of these Federal Pell Grant Program exemptions.*

UACCM’s Cohort 3 Year Cohort Default Rates since 2009 compared to the National Average.

Fiscal Year	Rate Type	Numerator (# of defaults)	Denominator (total in cohort)	Cohort Default Rate (CDR)	National Average CDR
2016	3 YR Draft	77	496	15.5	
2015	3 YR Official	109	560	19.4	10.8
2014	3 YR Official	115	572	20.1	11.5
2013	3 YR Official	99	529	18.7	11.3
2012	3 YR Official	84	497	16.9	11.8
2011	3 YR Official	54	341	15.8	13.7
2010	3 YR Official	61	306	19.9	14.7
2009	3 YR Official	48	254	11.8	13.4

For any questions regarding the cohort default rate, please see the Director of Financial Aid.