

### Cohort Default Rate (CDR)

A cohort default rate is a percentage of a school's borrowers who enter loan repayment during a particular federal fiscal year, (October 1 to September 30), and default before the end of the second following fiscal year. Default occurs when a borrower fails to make a payment for 240 days. As seen in the table below, the most recent UWS CDR for the fiscal year 2019 (October 1, 2018, to September 30, 2019) is significantly below the national average. A CDR below the national average indicates that student borrowers are generally able to provide on-time installments that satisfy minimum repayment requirements. All UWS students receiving financial assistance can participate in exit counseling sessions which provide detailed information on available repayment plans.

CDR for Fiscal Year 2019	
UWS	0.0%
National	2.3%

To learn more about repaying loans, please visit [studentaid.ed.gov](http://studentaid.ed.gov) or log into [studentloans.gov](http://studentloans.gov) and use the repayment estimator.