

Cohort Default Rate (CDR)

A cohort default rate is the percentage of a school's borrowers who enter loan repayment during a particular federal fiscal year, (October 1 to September 30), and default prior to 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 fiscal year 2016 (July 1, 2015 to June 31, 2016) 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 have the ability participate in exit counseling sessions which provide detailed information on available repayment plans.

CDR for Fiscal Year 2016	
UWS	3.6%
National	10.1%

Source: [Official Cohort Default Rate for Schools](#)

To learn more repaying loans, please visit studentaid.ed.gov or log into studentloans.gov and use the repayment estimator.