School of Education Student Loan Default Rates

Our excellent faculty, rigorous program, and strong relationships with clinical partners foster shared responsibility for completer outcomes. One outcome measure includes consumer information such as student loan cohort default rates. Student loan cohort default rates are defined as “the percentage of borrowers who enter repayment in a fiscal year and default by the end of the next fiscal year.”

Indeed, we are proud to say that SOE completers, including both MAT and EDL programs, have a very low student loan cohort default rate (Table 8.1) as compared to both the national average, (9.7% in 2017), and the national average for graduates of private institutions (6.7% in 2017).

Trends and External Benchmarks

Over the most recent years, the percent of SOE completers in default of their student loans has decreased from very low rates (2.0% or less) to zero. Even at its highest, the SOE student loan default rate was 80% lower than the national average default rate, overall, and 70% lower than the national average default rate for private institutions.

Our default rates are also lower than those currently posted by regional SOEs including at Southern Connecticut State University (6.3%), Western Connecticut State University (7.7%), and University of Connecticut (2.3%).

Table 8.1. SOE Student Loan Default Rates by Cohort Graduation Year

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quinnipiac School of Education</td>
<td>0.0%</td>
<td>2.0%</td>
<td>1.5%</td>
</tr>
<tr>
<td>National Average</td>
<td></td>
<td></td>
<td>9.7%</td>
</tr>
<tr>
<td>National Average: Private Institutions</td>
<td></td>
<td></td>
<td>6.7%</td>
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</tbody>
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We attribute our very low default rate statistics to both the effectiveness of the SOE in supporting completers finding teaching positions upon certification as well as the effectiveness completers preparation, which then enables them to retain their teaching positions.

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1 https://www2.ed.gov/offices/OSFAP/defaultmanagement/defaultrates.html
2 https://www.nasfaa.org/news-item/23473/National_Student_Loan_Cohort_Default_RateContinues_to_Drop#:~:text=The%20annual%20data%2C%20publicly%20released,entered%20repayment%20in%20FY%202017
3 www.southernct.edu/education/accreditation/consumer-information
5 https://data.education.uconn.edu/caep-annual-report-data/#studentLoanDefaultRate