

## Average Loan Debt Information Cohorts Graduating 2020-2021

Average loan debt is measured in four separate and distinct cohorts:

All students graduating in a given year who began at USF as a freshman

All students graduating in a given year who began as a Transfer student

All students graduating in a given year who began as a Nontraditional student

All students graduating in a given year who was in a Adult Degree Completion program

### **Freshman Cohort n=130/176 (74% of total graduating cohort borrowed)**

<b>Loan Type</b>	<b># Borrowers / %Cohort</b>	<b>Average Debt</b>
Federal Student Loans	130/74%	\$29,452
Federal Parent Loans	48/27%	\$43,470
Alternative Loans	24/14%	\$30,643

### **Transfer Cohort n=193/248 (78% of total graduating cohort borrowed)**

<b>Loan Type</b>	<b># Borrowers / %Cohort</b>	<b>Average Debt*</b>
Federal Student Loans	193/78%	\$23,895
Federal Parent Loans	60/24%	\$28,083
Alternative Loans	50/20%	\$27,313

Should I borrow or not borrow? Qdxxkwun{."kh"{qw"fqpv jcxg"vq."fqpv"dqttqy ô vjcv"yqwnfpv"o cmg"o wej" sense. If you have to borrow though, there are some facts to be taken into consideration:

Unemployment rates for individuals 25 and over: +

- Without a high school diploma: 8.0%
- With a high school diploma: 5.4%
- With an Associate Degree: 3.8%
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Y jcvøu"vjg"dguv"kpvguv o gpv of \$102,000 (over the last 60 years)?: ++

Investment	Amount	Rate of Return
Dcejgnqtøu"Fgi tgg"	\$102,000	15.2% per year
Stock Market	\$102,000	6.8%
Corporate Bonds	\$102,000	2.9%
Gold	\$102,000	2.3%