

2019 Bethel Study

Trends in Affordability & Institutional Financial Health at CCCU Schools

Excerpts supporting
“Christian Colleges Are Worth the Investment”

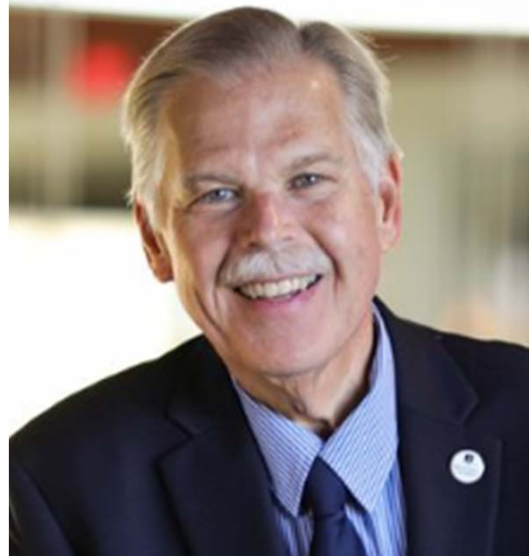
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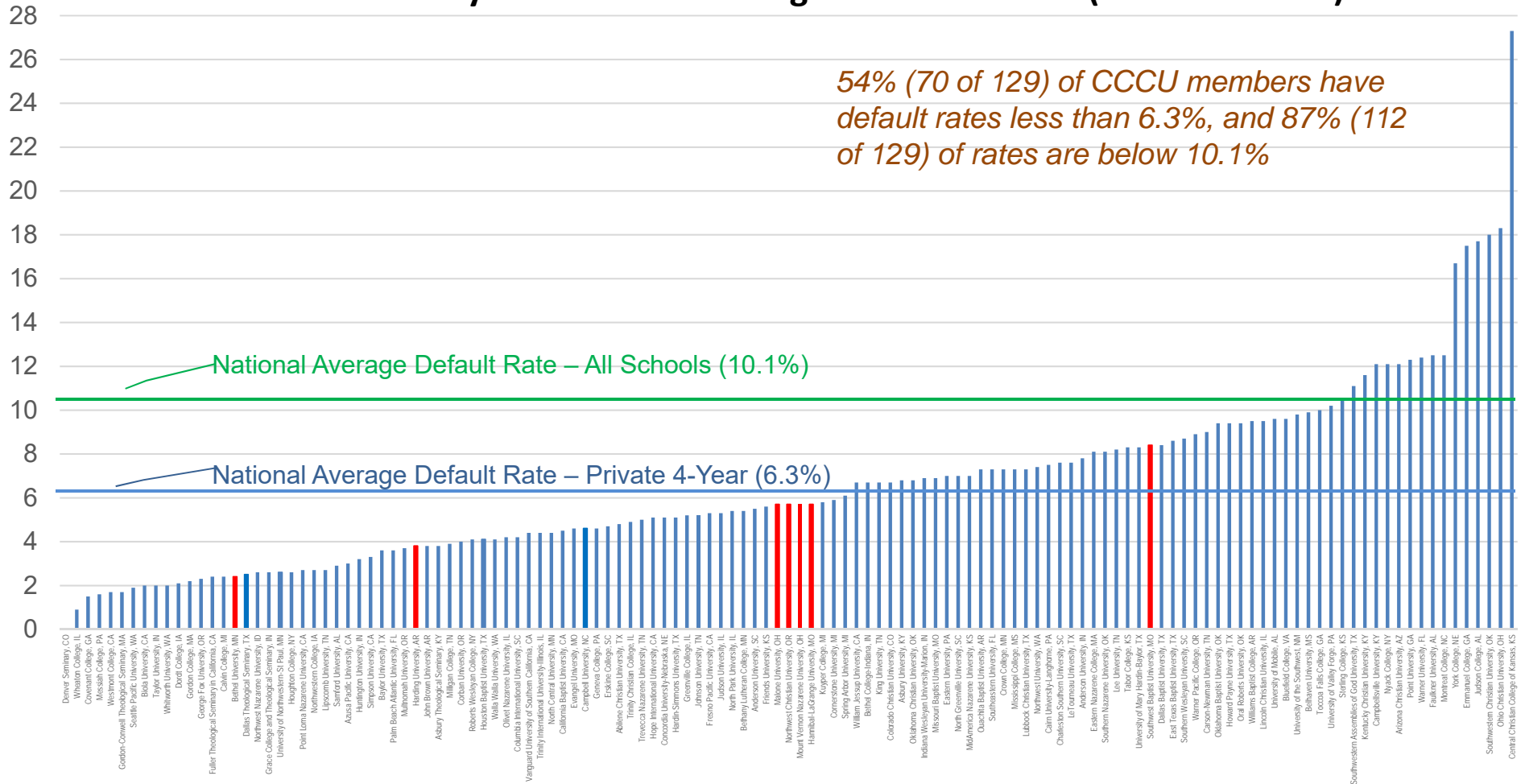
Dan Nelson



Jeff Olson

3-Year Cohort Default Rates Active CCCU Members

Most recent three-year default rate on government loans (FY2016 official).



SOURCE: U.S. Department of Education Default Management, Official Cohort Default Rates for Schools, retrieved 11.27.2019 <https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>



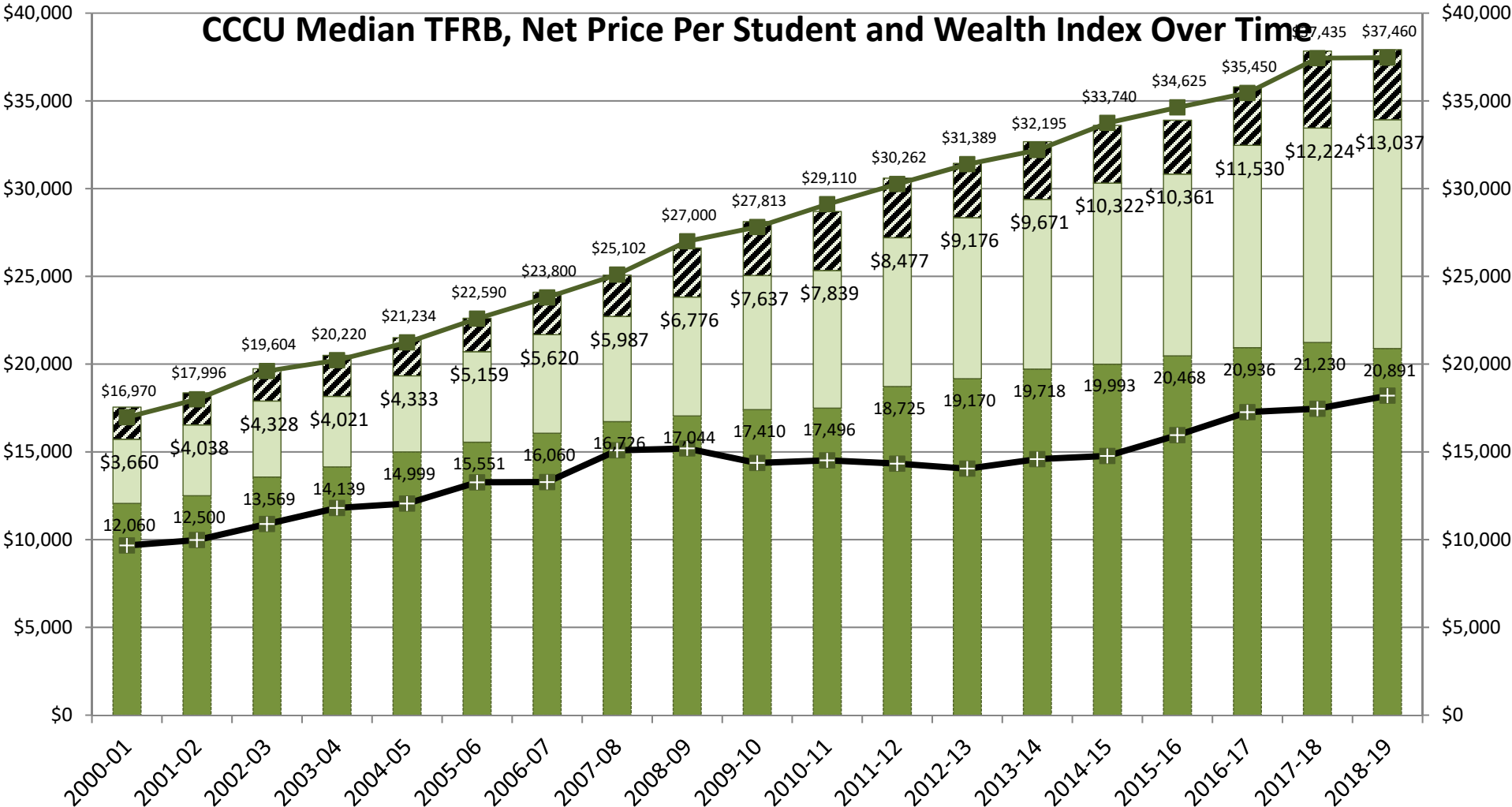
6-Year Graduation Rates by Size of School

4-year non-profit private colleges in the United States: CCCU vs. Non-CCCU

Size of Institution	CCCU Schools	Non-CCCU Schools
Under 1,000	46.5% (27 schools)	43.1% (272 schools)
Under 5,000	56.9% (123 schools)	58.6% (819 schools)
All Schools	58.5% (137 schools)	64.4% (984 schools)

SOURCES: U.S. Department of Education, National Center for Educational Statistics, Integrated Postsecondary Education Data System (IPEDS), retrieved 11.13.2019, <https://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx>. Council for Christian Colleges & Universities, retrieved 11.4.2019, <https://www.cccu.org/institutions/>. Calculations by author.



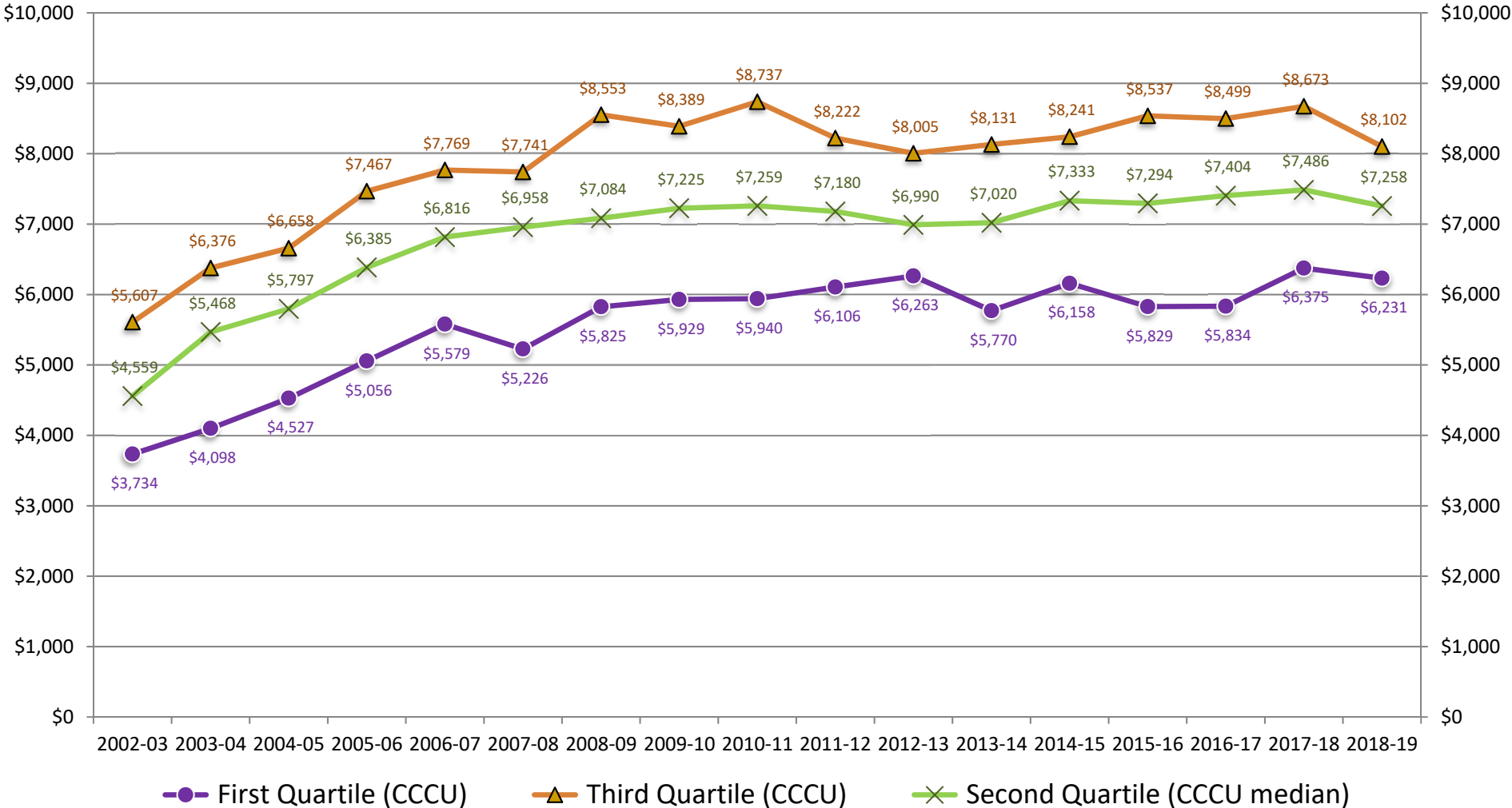


TFRB = Annual Tuition, Fees, Room & Board charged to new students enrolled full-time for fall and spring terms
Total Gift Aid = Sum of grants and scholarships from all sources (federal, state, institutional, private)
Net Price = TFRB minus Average "Total Gift Aid" per student approximates the amount students pay for TFRB.
Wealth Index is an estimate of how much parents of dependent students are expected to pay per year, using Federal

- CCCU - Median Avg Fed, State + Private Gift Aid
- CCCU - Median Avg Institutional Gift Aid
- Median Net Price
- Median Wealth Index
- CCCU Median TFRB

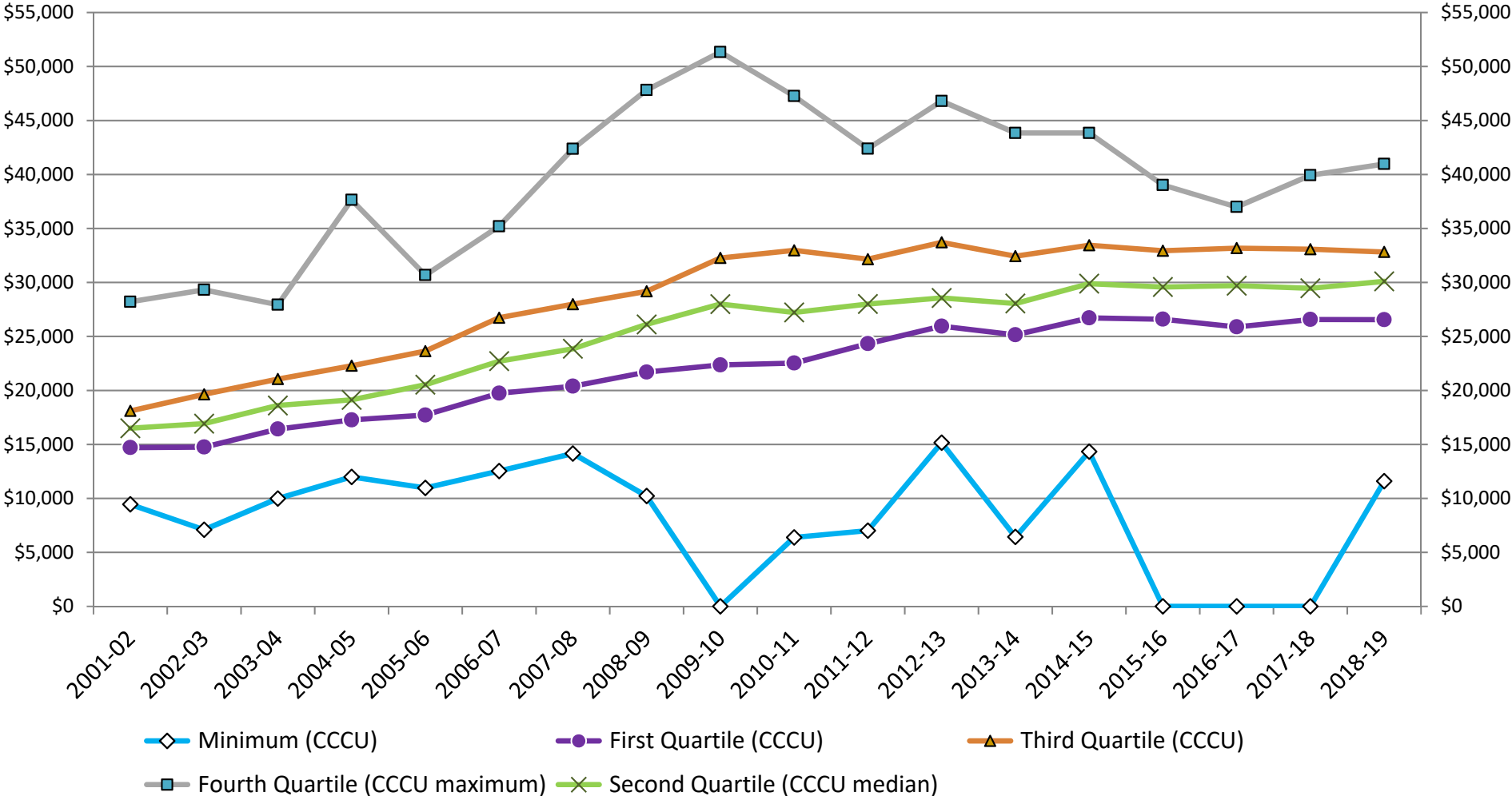
Average Loan

(per enrolled student) Traditional Undergraduates

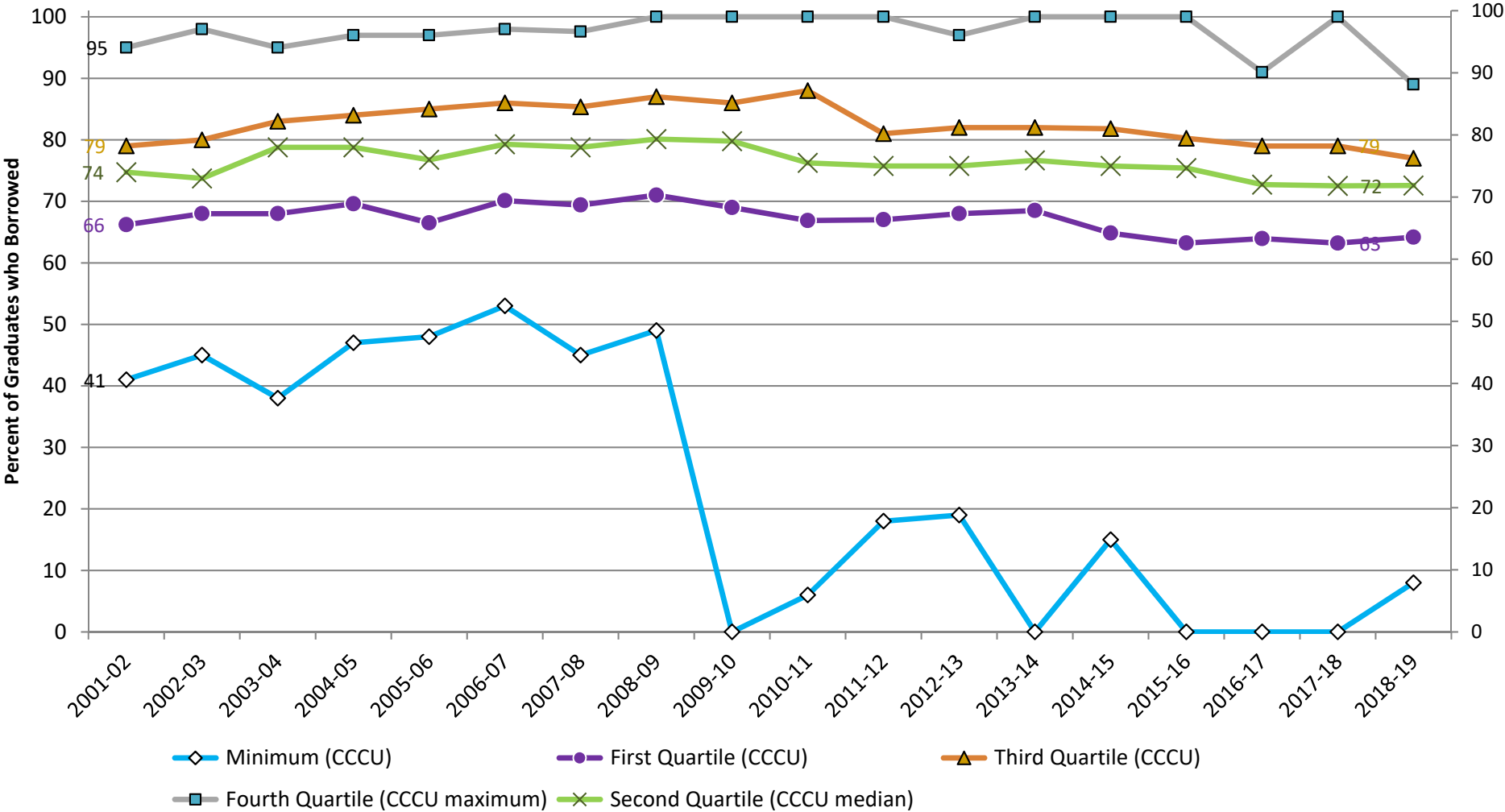


Average Educational Debt of Graduates

from Traditional Undergraduate Programs



% Graduates Borrowing Educational Loans in Traditional Undergraduate Programs



Questions?

- Contact Dan Nelson or Jeff Olson if you have specific questions
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