

## Baker College Federal Student Loan Cohort Default Rate Disclosure

A cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year (FY), October 1st to September 30th, and default or meet other specified conditions prior to the end of the second following fiscal year.

Understanding the details of repayment on your federal student loans can save you time and money. Learn more about federal student [loan repayment](#) based on where you are in the process.

Baker College wants to make sure our students have what they need to successfully begin loan repayment. That's why we've partnered with [Student Connections](#). They are available to help our students understand their loan repayment options and address any issues they may encounter. This service is completely free to our students. Visit their website at [repaymyloans.org](http://repaymyloans.org) or contact a borrower advocate at (866) 311-9450.

### Baker College Cohort Default Rates

	Fiscal Year 2018	Fiscal Year 2017	Fiscal Year 2016
Default Rate	8.6	14.3	15.1
No. in Default	616	1563	1718
No. in Repay	7113	10856	11363
Enrollment figures	24536	32756	36444
Percentage Calculation	28.9	33.1	31.1

### National Cohort Default Rates

	Fiscal Year 2018				Fiscal Year 2017				Fiscal Year 2016			
	# of Schools	Borrower Default Rate (%)	# of Borrowers Defaulted	# of Borrowers Entered Repayment	# of Schools	Borrower Default Rate (%)	# of Borrowers Defaulted	# of Borrowers Entered Repayment	# of Schools	Borrower Default Rate (%)	# of Borrowers Defaulted	# of Borrowers Entered Repayment
<b>Public</b>	<b>1,644</b>	<b>7.00%</b>	<b>160,696</b>	<b>2,288,352</b>	<b>1,648</b>		<b>220,059</b>	<b>2,361,384</b>	<b>1,659</b>	<b>9.60%</b>	<b>236,948</b>	<b>2,467,803</b>
Less than 2 yrs	146	8.70%	747	8,563	149	13.00%	1,154	8,816	149	12.70%	1,184	9,277
2-3 yrs	772	11.50%	66,638	577,591	784	15.10%	97,795	644,831	797	15.90%	116,647	730,146
4 yrs (+)	726	5.40%	93,311	1,702,198	715	7.00%	121,110	1,707,737	713	6.80%	119,117	1,728,380
<b>Private</b>	<b>1,703</b>	<b>5.20%</b>	<b>53,460</b>	<b>1,020,296</b>	<b>1,718</b>	<b>6.70%</b>	<b>71,397</b>	<b>1,050,118</b>	<b>1,726</b>	<b>6.60%</b>	<b>71,515</b>	<b>1,069,593</b>
Less than 2 yrs	47	11.90%	585	4,890	48	16.70%	935	5,589	48	16.60%	1,296	7,778
2-3 yrs	126	12.10%	3,402	27,965	143	17.50%	6,051	34,507	142	15.20%	4,471	29,332
4 yrs (+)	1,530	5.00%	49,473	987,441	1,527	6.30%	64,411	1,010,022	1,536	6.30%	65,748	1,032,483
<b>Proprietary</b>	<b>2,261</b>	<b>11.20%</b>	<b>86,187</b>	<b>763,856</b>	<b>2,311</b>	<b>14.70%</b>	<b>125,657</b>	<b>854,352</b>	<b>2,353</b>	<b>15.20%</b>	<b>149,892</b>	<b>985,335</b>
Less than 2 yrs	1,253	12.50%	15,353	121,978	1,264	16.60%	21,759	130,379	1,279	17.60%	25,779	146,113
2-3 yrs	640	13.90%	25,613	183,233	682	17.90%	35,366	196,592	713	17.70%	39,526	222,347
4 yrs (+)	368	9.80%	45,221	458,645	365	12.90%	68,532	527,381	361	13.70%	84,587	616,875
<b>Foreign</b>	<b>388</b>	<b>2.50%</b>	<b>282</b>	<b>10,873</b>	<b>383</b>	<b>2.90%</b>	<b>316</b>	<b>10,870</b>	<b>392</b>	<b>3.10%</b>	<b>332</b>	<b>10,545</b>
<b>Unclassified</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>	<b>5,996</b>	<b>7.30%</b>	<b>300,625</b>	<b>4,083,377</b>	<b>6,060</b>	<b>9.70%</b>	<b>417,429</b>	<b>4,276,724</b>	<b>6,130</b>	<b>10.10%</b>	<b>458,687</b>	<b>4,533,276</b>