

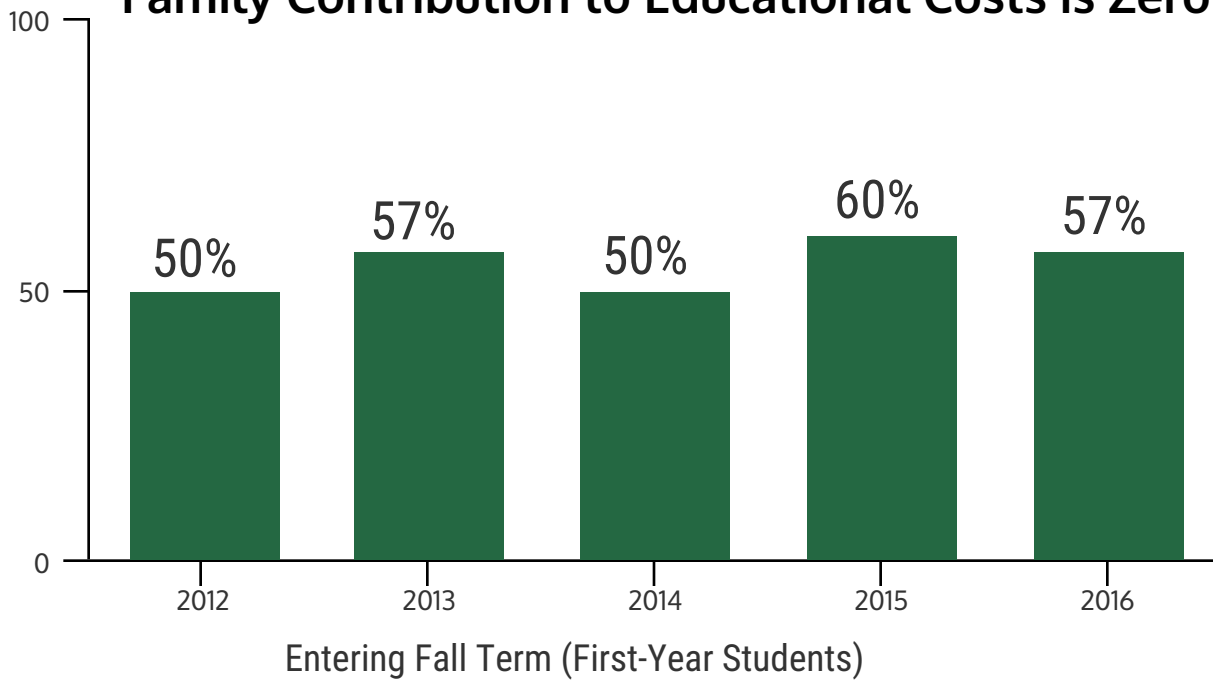
Student Financial Status and Debt Report August 2014



Compiled by the
Office of Institutional Research and Assessment

Student Financial Status and Debt Highlights

Percent of First-Year Students Whose Expected Family Contribution to Educational Costs is Zero (\$0)

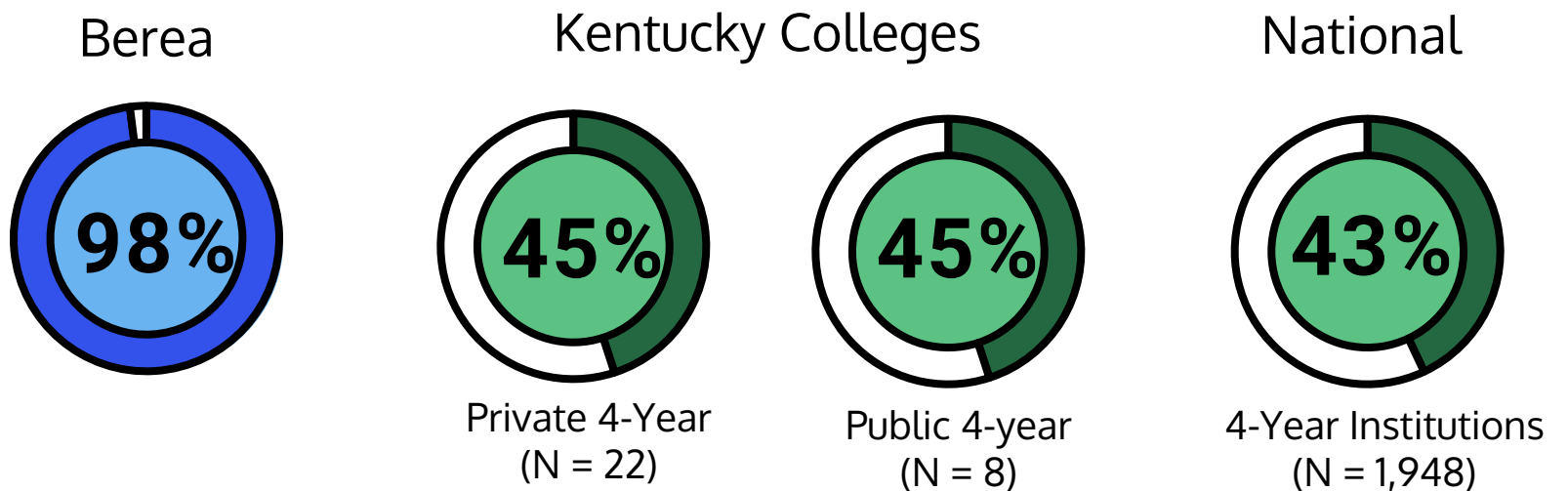


\$22,357

Median Family Income

(2013 First-Year Students)

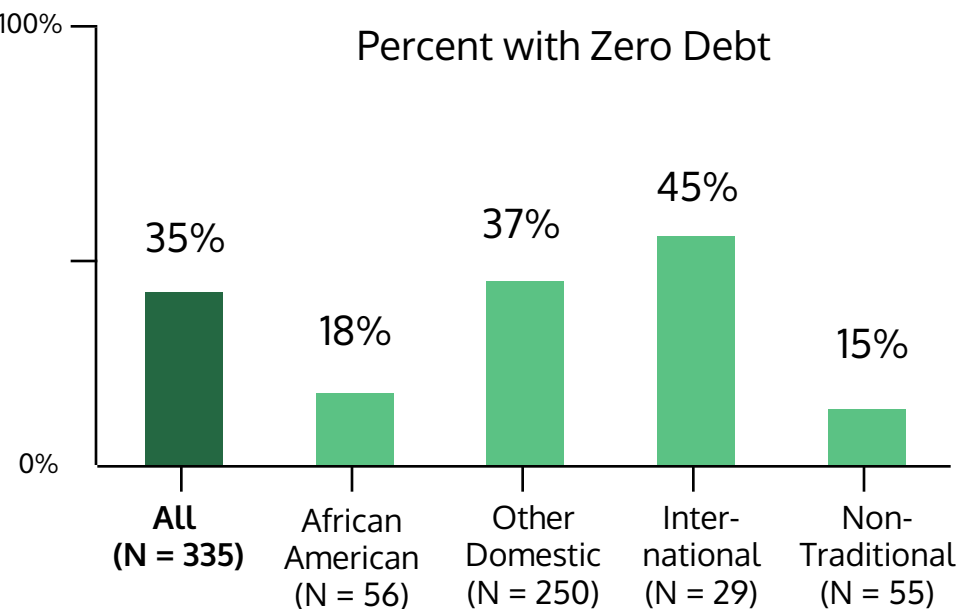
Federal Pell Grant Recipients: Domestic First-Year Students



Debt

2013-14 Berea Graduates

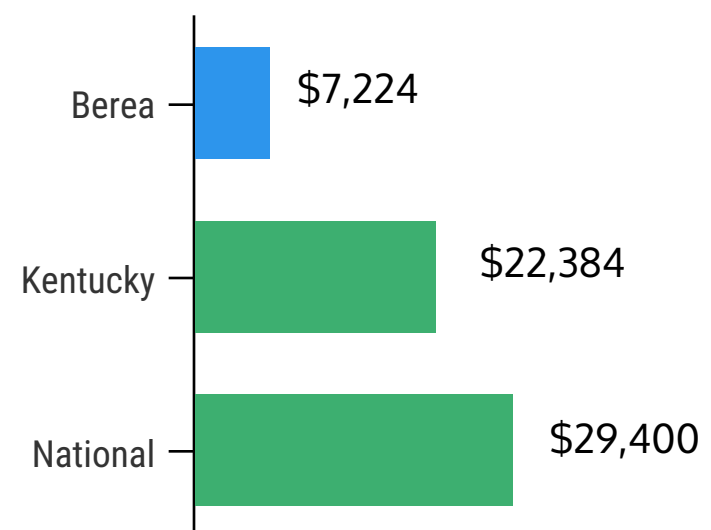
Percent with Zero Debt



\$1,602

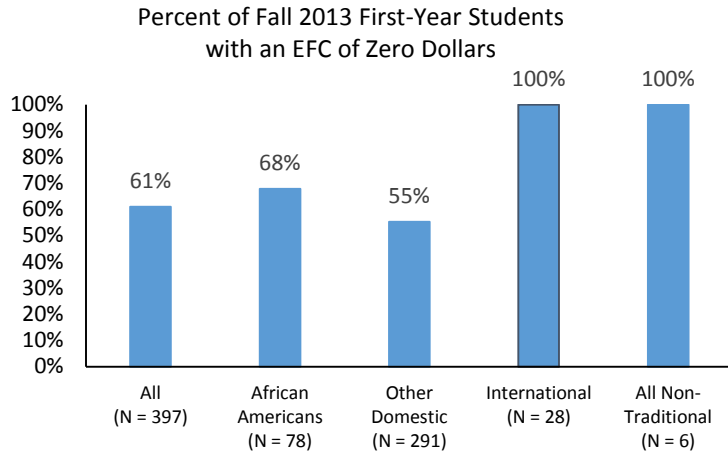
Median Debt for All Graduates

Average Debt of Borrowers (According to *Project on Student Debt*) (2012 Graduates)



Selected Highlights: Student Financial Compendium Report, August 2014

Expected Family Contribution (EFC)



What percent of all degree-seeking non-traditional students have an EFC of zero?

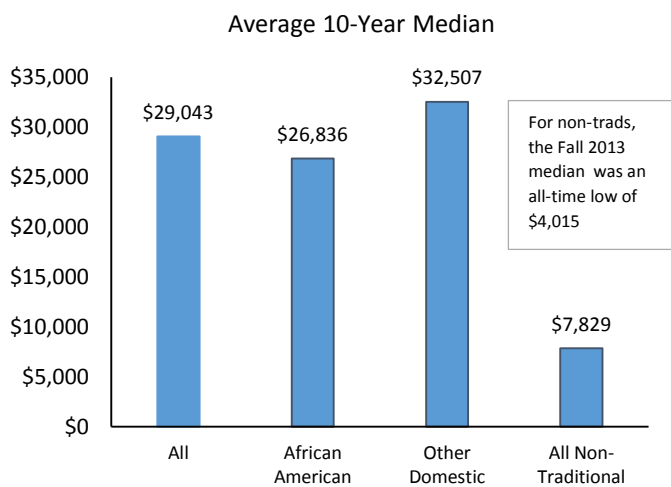
Over the last 10 years (2004 through 2013), 74% to 91% of non-trads had an EFC of zero.

Of domestic students, single parents have the lowest average EFC.

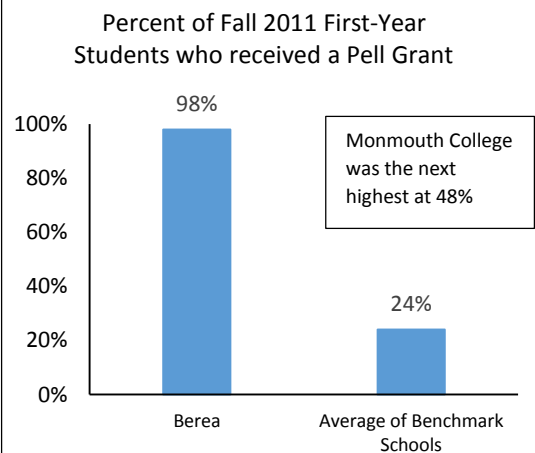
Labor Earnings

First-year students earn an average of \$1,390 (10-year average) during Fall and Spring terms.

Family Income



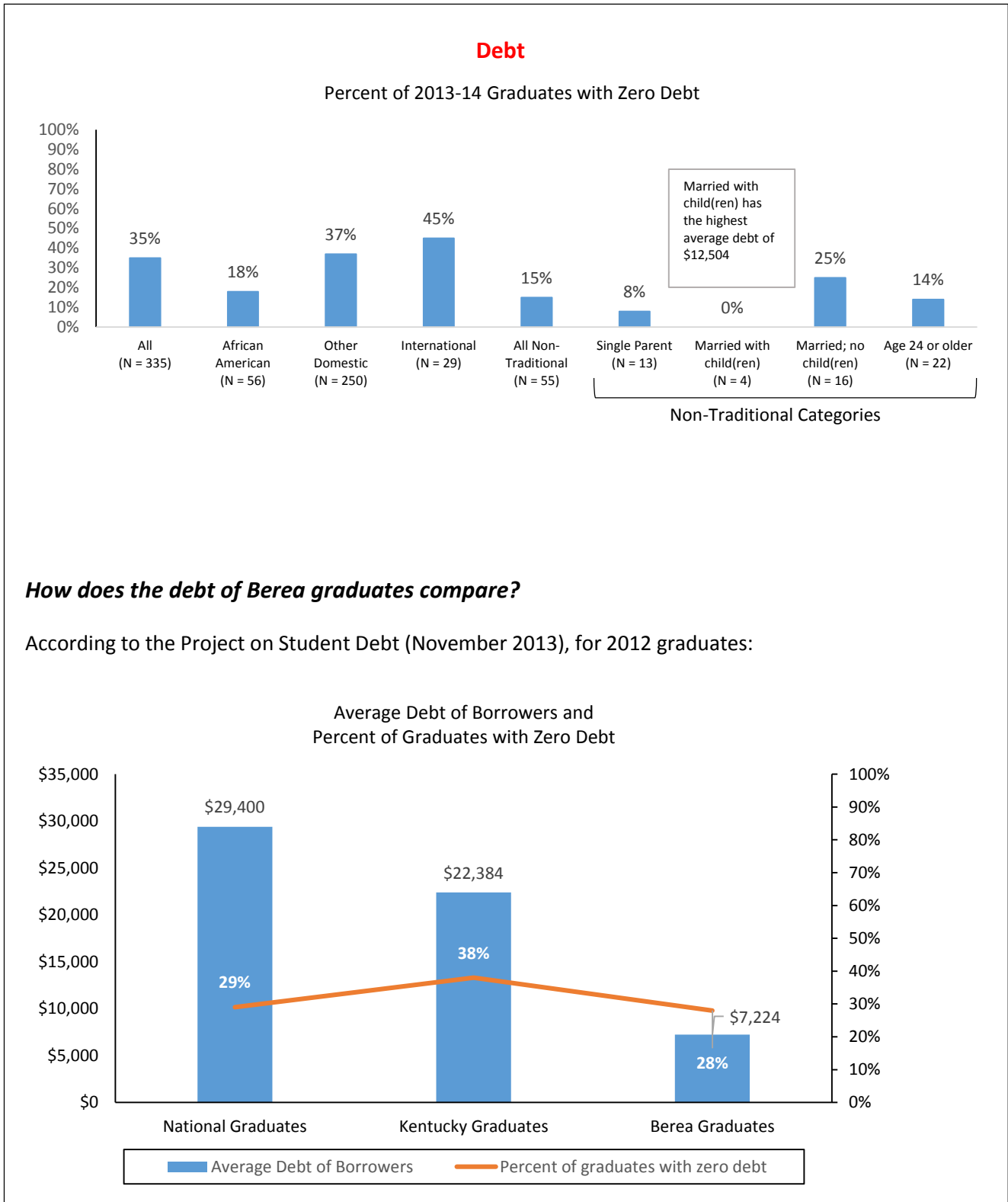
Federal Pell Grant Recipients



NOTE: All monies are reported in 2013 constant dollars which accounts for inflation.

Compiled by the Office of Institutional Research and Assessment

Selected Highlights: Student Financial Compendium Report, August 2014



NOTE: All monies are reported in 2013 constant dollars which accounts for inflation.

Compiled by the Office of Institutional Research and Assessment

Student Financial Compendium Report, August 2014

Relevant Definitions and Table of Contents

I. Relevant Definitions

Direct Subsidized loans – Need-based loans which are awarded to students for a variety of reasons: term bills, books, off-campus living expenses, education abroad, etc.

Direct Unsubsidized loans – Non-need-based loans which are primarily used to replace Expected Family Contribution (EFC) for term bill balances and education abroad opportunities

Expected Family Contribution (EFC): A number that is used to determine a student's eligibility for federal student aid. This number results from the financial information the student provides on his or her Free Application for Federal Student Aid (FAFSA). The EFC is reported on the Student Aid Report (SAR). Financial aid administrators determine an applicant's need for federal student aid from the U.S. Department of Education and other sources of assistance by subtracting the EFC from the student's cost of attendance.

Federal grants (grants/educational assistance funds) - Grants provided by federal agencies such as the U.S. Department of Education, including Title IV Pell Grants and Supplemental Educational Opportunity Grants (SEOG). Also includes need-based and merit-based educational assistance funds and training vouchers provided from other federal agencies and/or federally-sponsored educational benefits programs, including the Veteran's Administration, Department of Labor, and other federal agencies.

Federal loans – Include subsidized Stafford and unsubsidized, Perkins, and Parents PLUS loans awarded primarily for term bill balances and education abroad opportunities.

Institutional grants - Scholarships and fellowships granted and funded by the institution and/or individual departments within the institution, (i.e., instruction, research, public service) that may contribute indirectly to the enhancement of these programs. Includes scholarships targeted to certain individuals (e.g., based on state of residence, major field of study, athletic team participation) for which the institution designates the recipient.

Institutional loans – Includes all Berea College student loans. These loans are used for a variety of reasons: term bills, medical/dental/optical expenses, education abroad, etc.

Mean: The average of a set of numbers. To calculate the mean, add up all the numbers in the set and then divide by how many numbers there are.

*Based on students who identified themselves as “Black or African American” alone or in combination with another race.

**A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

- NOTES:
1. All data are in 2013 Constant dollars (unless otherwise noted) and are based on “Inflation Conversion Factors for Years 1774 to estimated 2020.” These factors were revised 4/3/2014 and can be found online at: <http://oregonstate.edu/cla/polisci/download-conversion-factors>
 2. Loans (debt) is cumulative loans.

Student Financial Compendium Report, August 2014

Relevant Definitions and Table of Contents

I. Relevant Definitions, continued:

Median: The mid-point in a group of numbers. The median can, in fact, be zero if half or more of the “scores” in the distribution are zeros. This occurs in the case of Expected Family Contribution.

Need-based loans – Includes Federal Direct Subsidized, Perkins, and all institutional loans awarded to students for a variety of reasons: term bills, medical/dental/optical expenses, education abroad, etc.

Non-need-based loans – Includes Federal Direct Unsubsidized, Parent PLUS, and alternative student loans. These loans are used primarily to replace Expected Family Contribution (EFC) for term bill balances and education abroad opportunities.

Other loans – Other loans (not subsidized Stafford or unsubsidized) are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.

Pell Grant program (Higher Education Act of 1965, Title IV, Part A, Subpart I, as amended.) Provides grant assistance to eligible undergraduate postsecondary students with demonstrated financial need to help meet education expenses.

State and local government grants - State and local monies awarded to the institution under state and local student aid programs, including the state portion of State Student Incentives Grants (SSIG).

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Student Financial Compendium Report, August 2014

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Student Financial Compendium Report, August 2014

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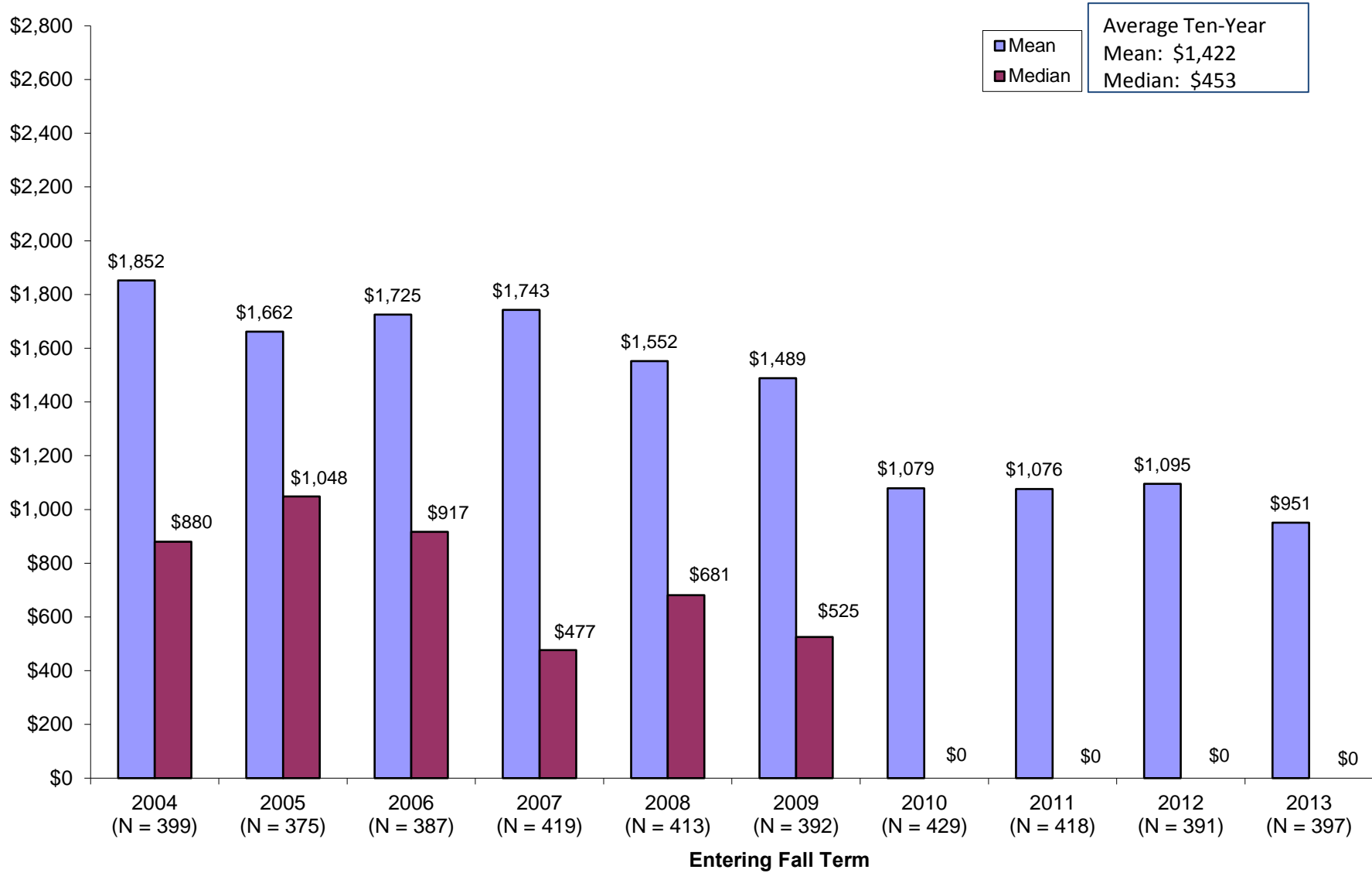
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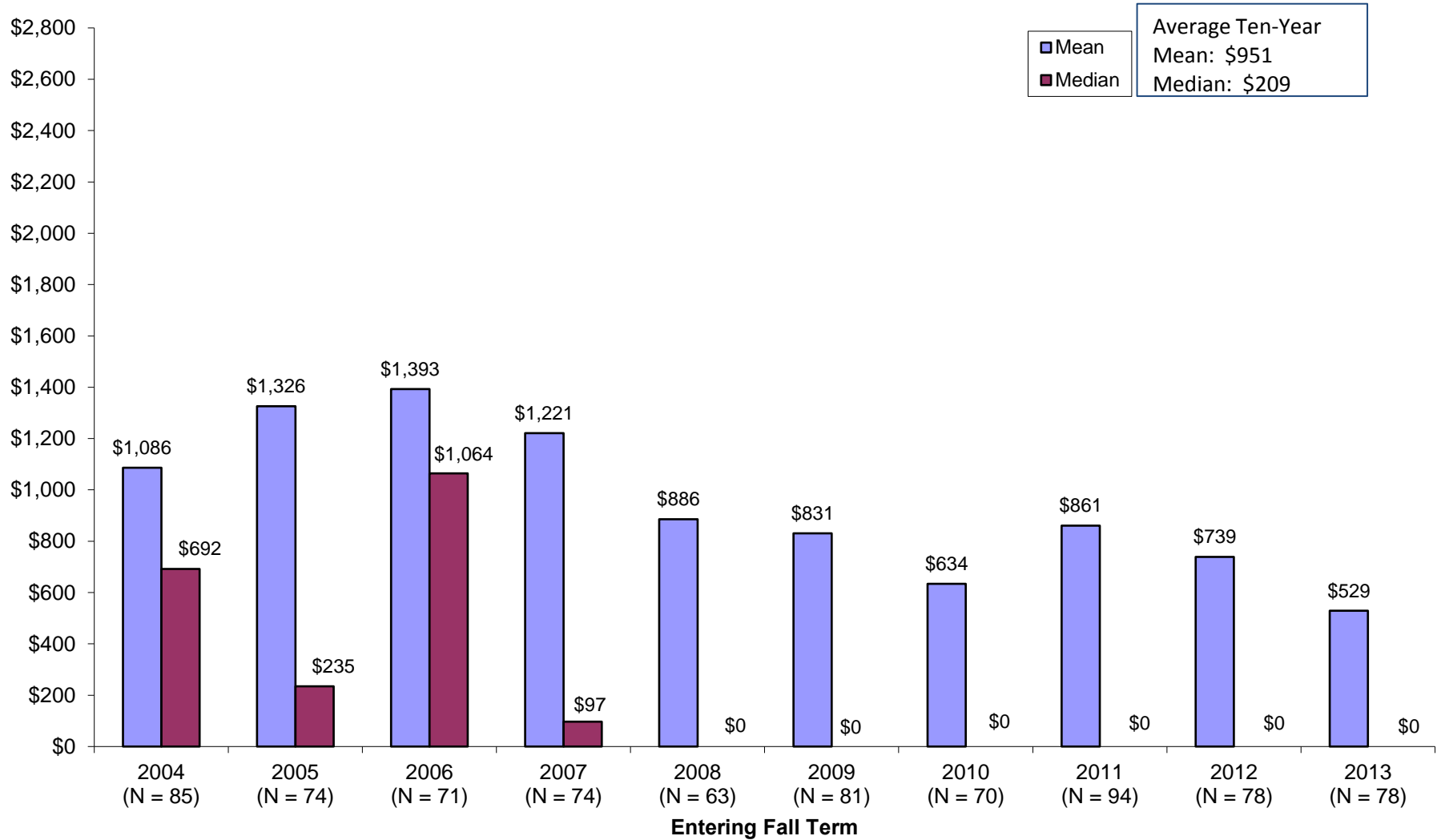
All First-Year Students: Average Expected Family Contribution (EFC) in Actual Dollars



NOTE: Includes international students and assumes they have a family contribution of \$0.

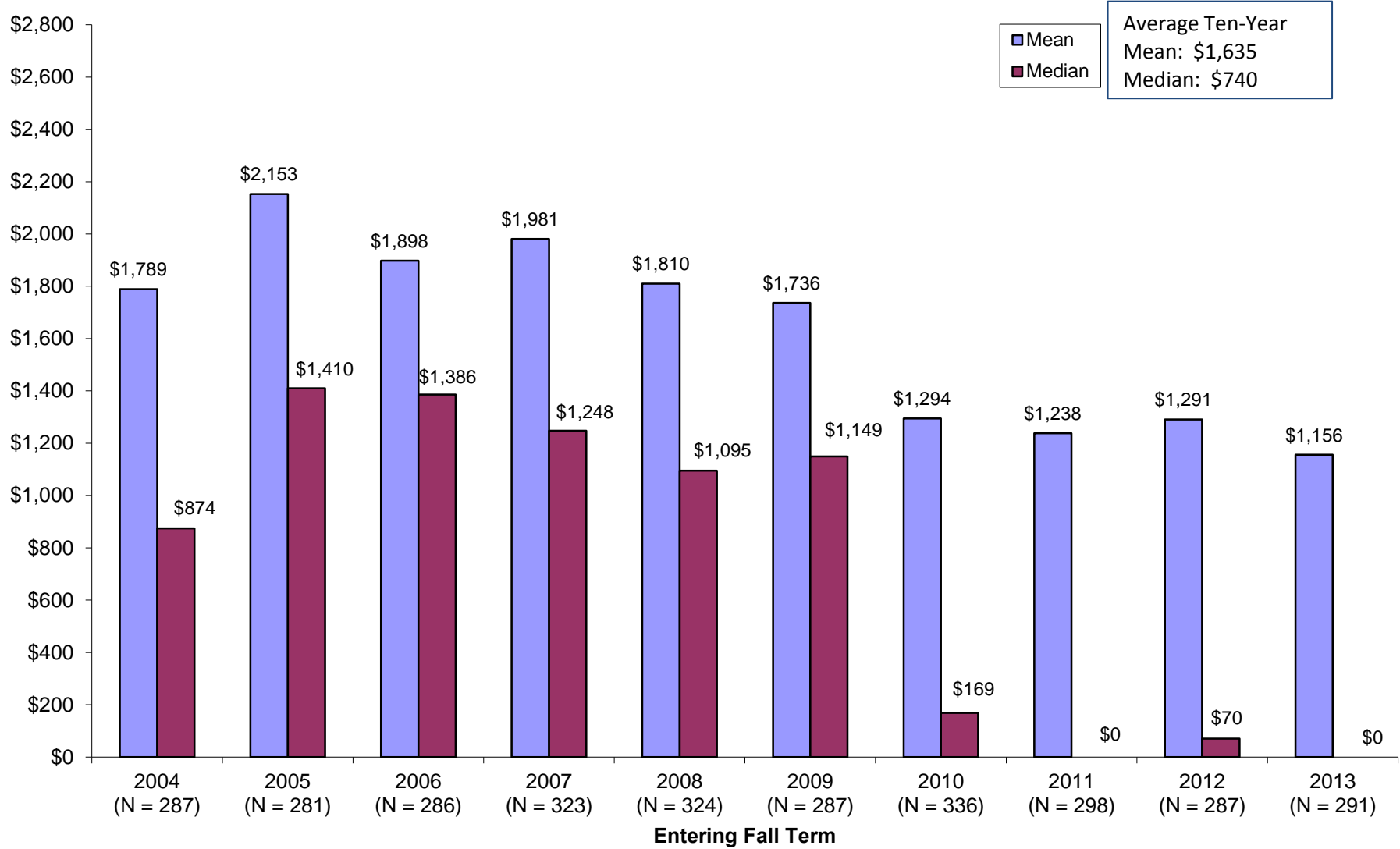
Compiled by the Office of Institutional Research and Assessment, August 2014

**All African-American* First-Year Students:
Average Expected Family Contribution (EFC) in Actual Dollars**

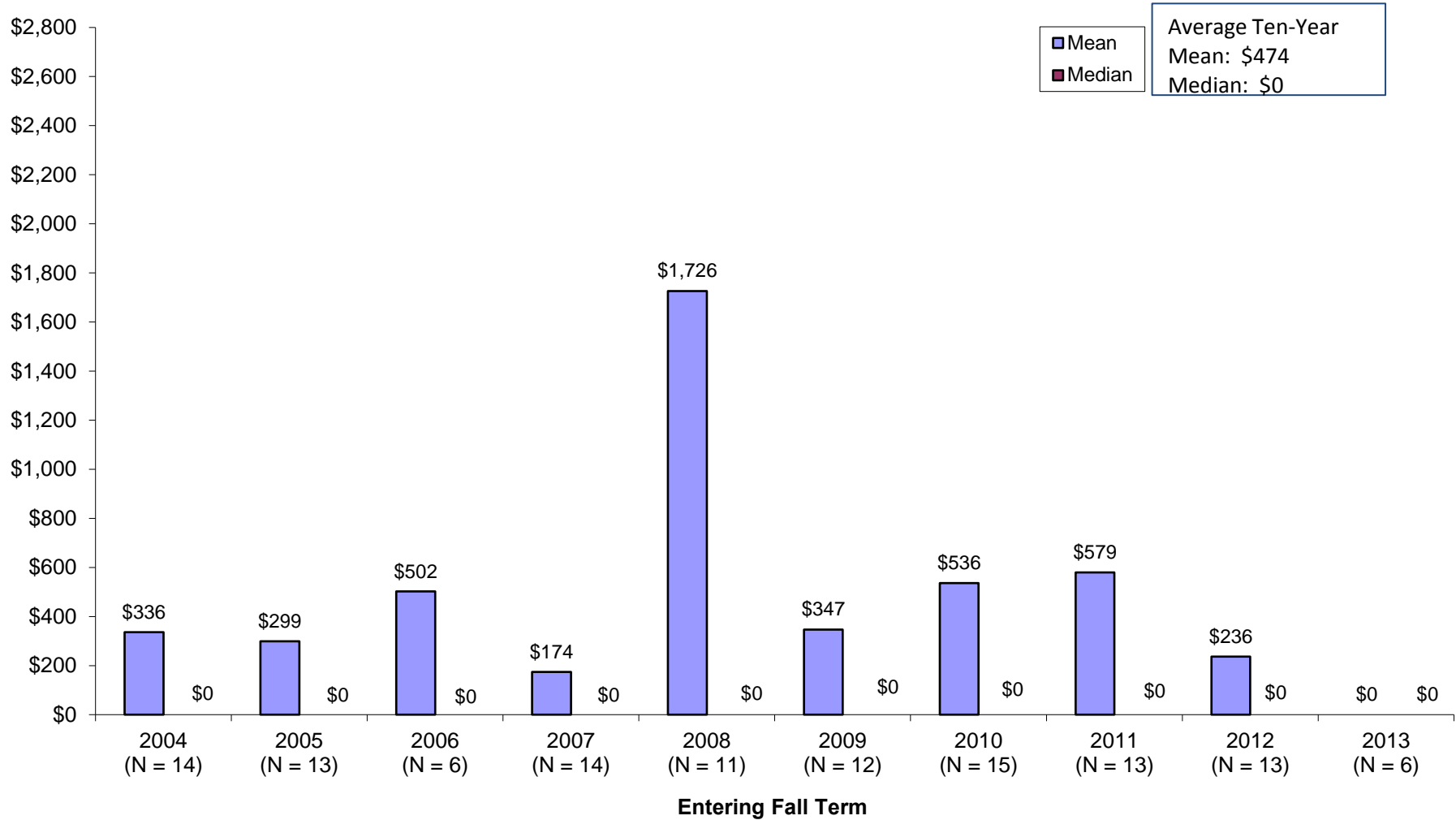


*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

All Other Domestic First-Year Students: Average Expected Family Contribution (EFC) in Actual Dollars

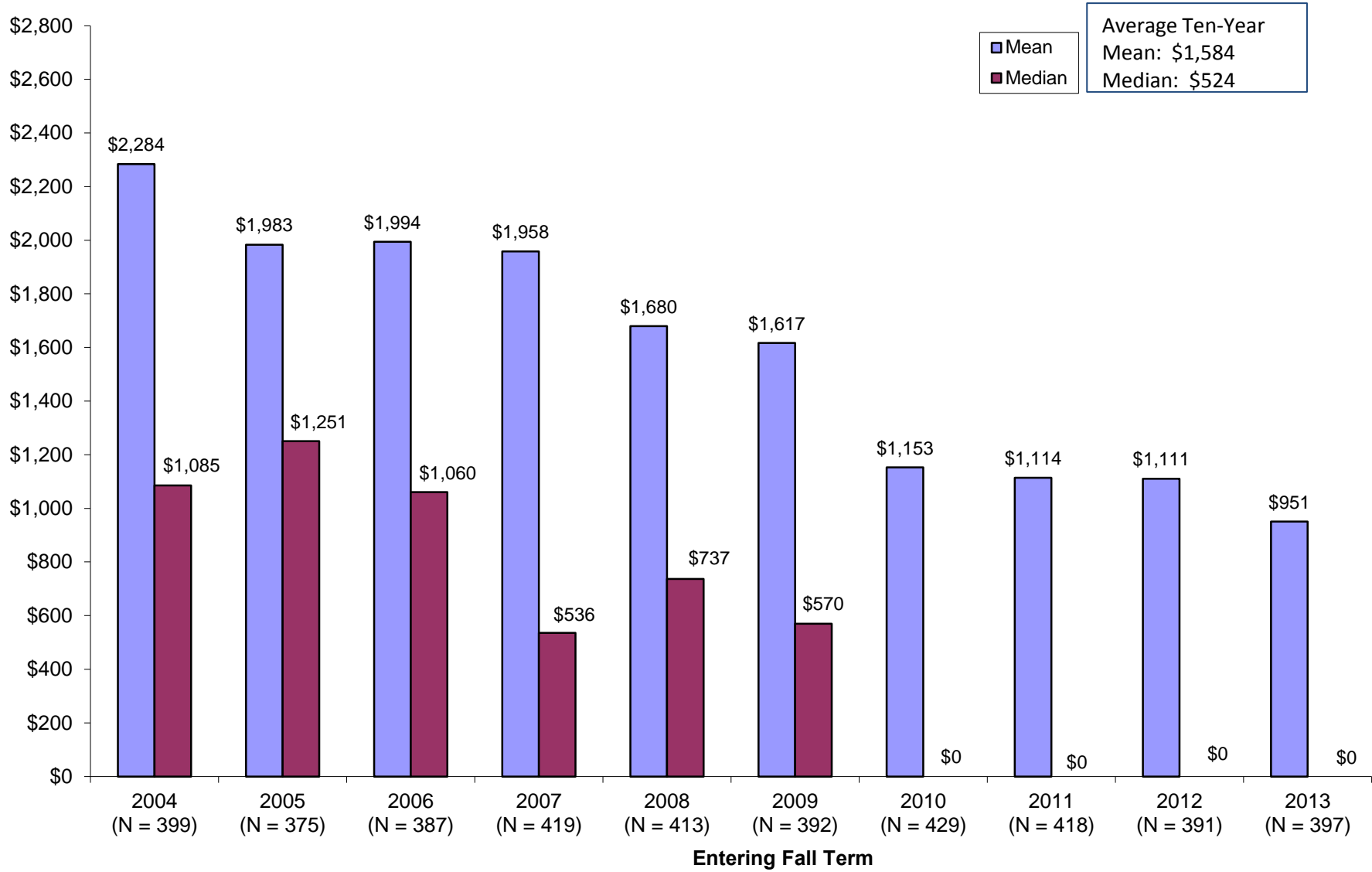


**All Non-Traditional* Domestic First-Year Students:
Average Expected Family Contribution (EFC) in Actual Dollars**



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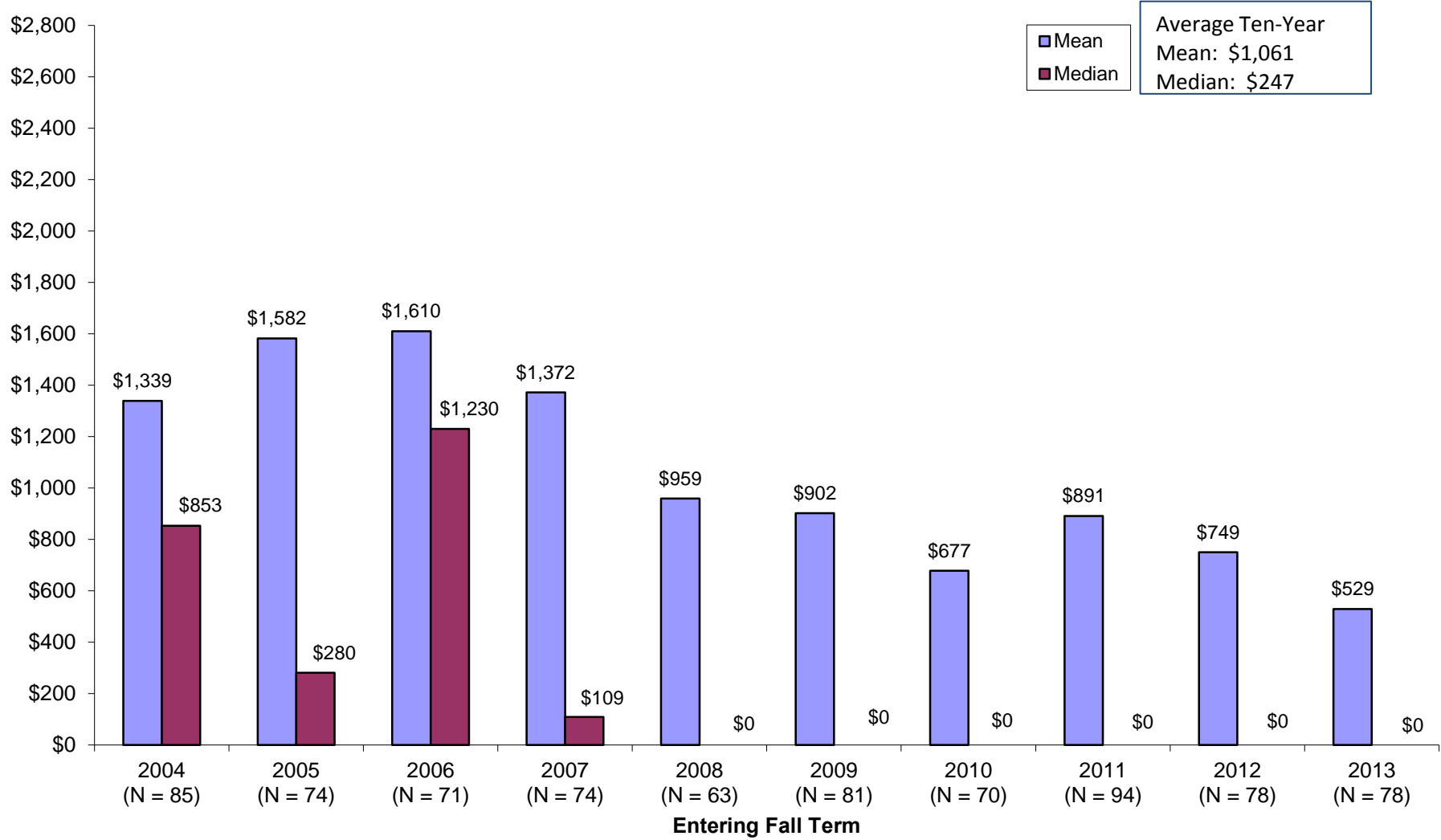
All First-Year Students: Average Expected Family Contribution (EFC) in 2013 Constant Dollars



NOTE: Includes international students and assumes they have a family contribution of \$0.

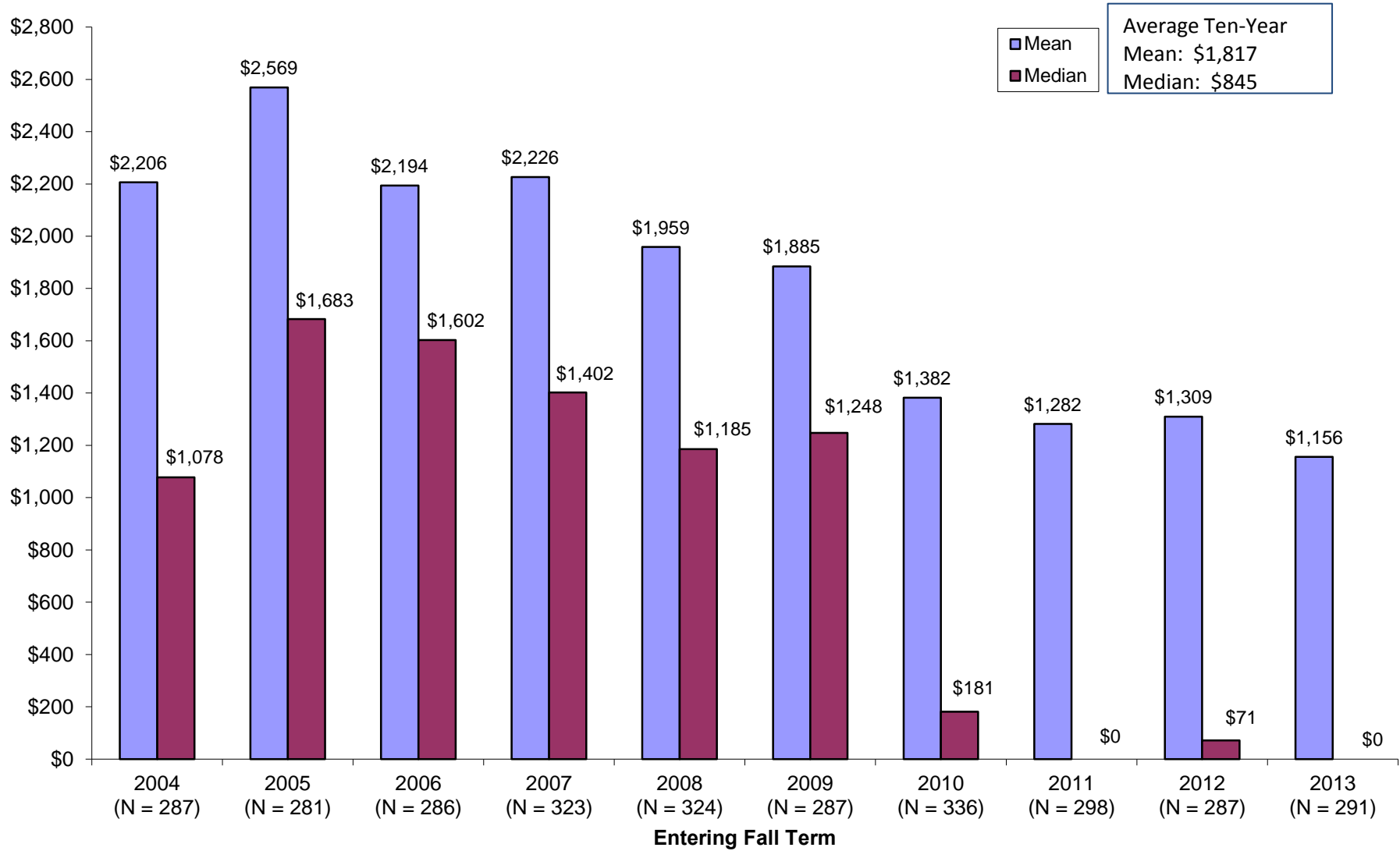
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All African-American* First-Year Students: Average Expected Family Contribution in 2013 Constant Dollars

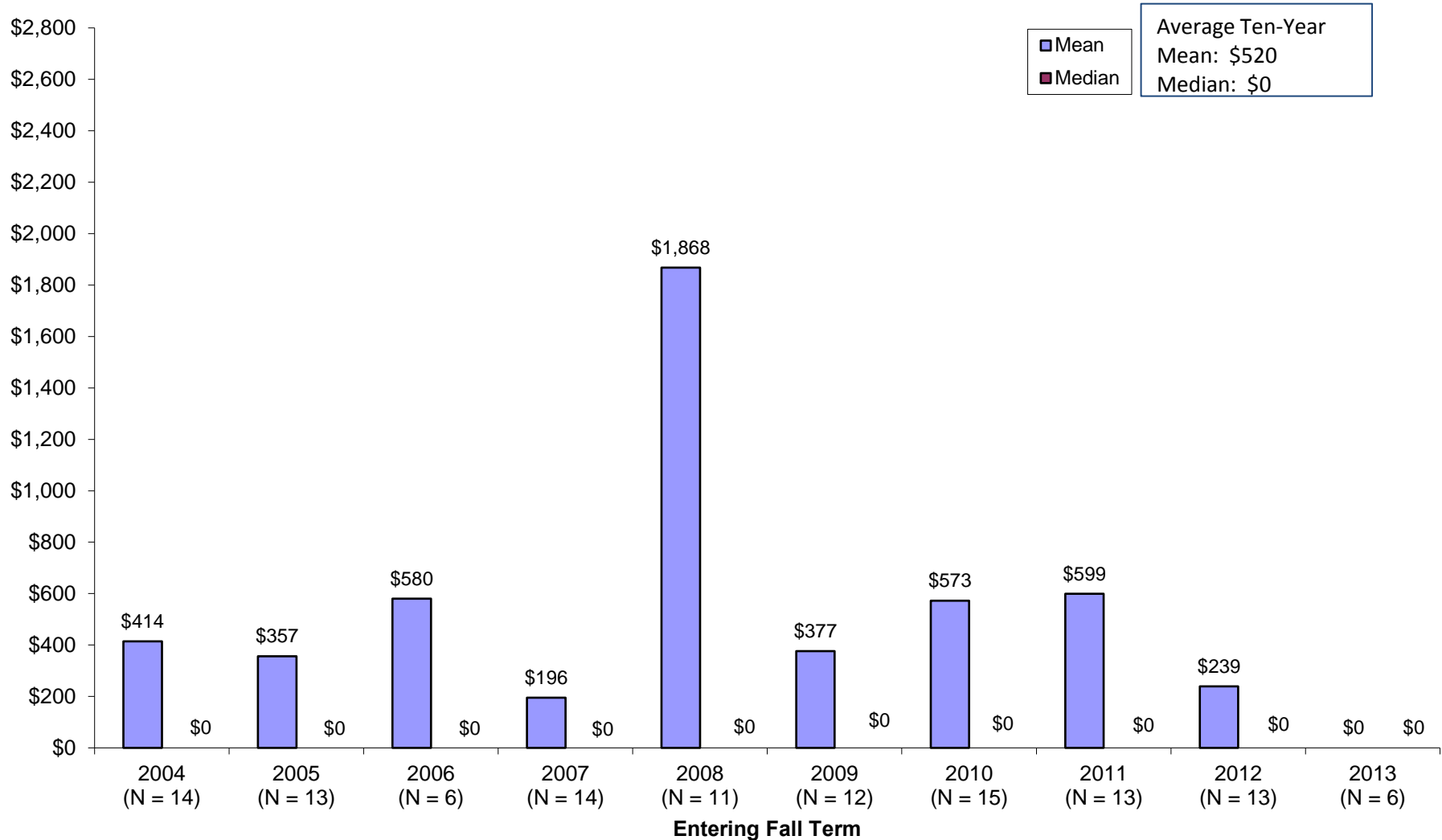


*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

**All Other Domestic First-Year Students:
Average Expected Family Contribution (EFC) in 2013 Constant Dollars**

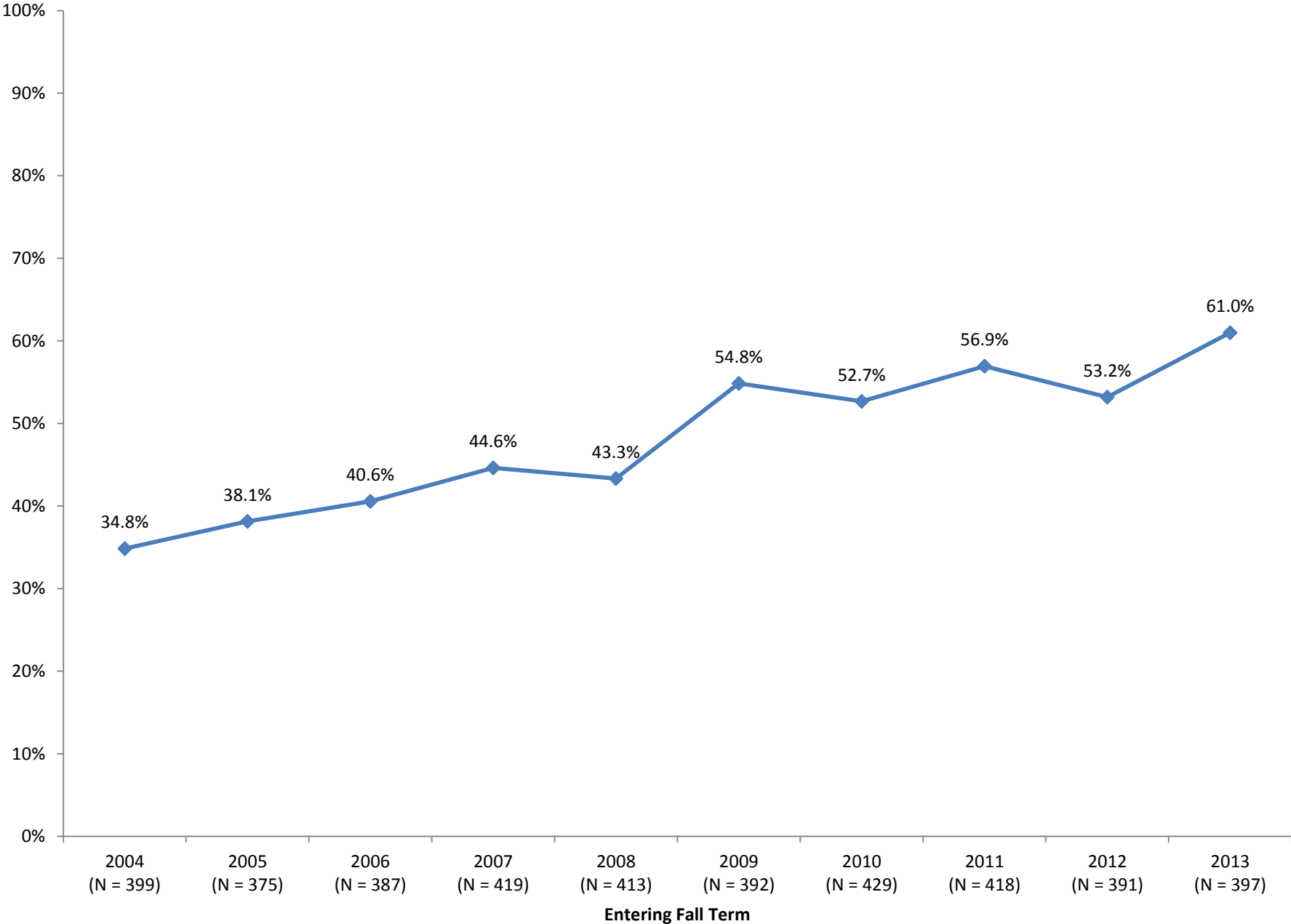


**All Non-Traditional* Domestic First-Year Students:
Average Expected Family Contribution (EFC) in 2013 Constant Dollars**



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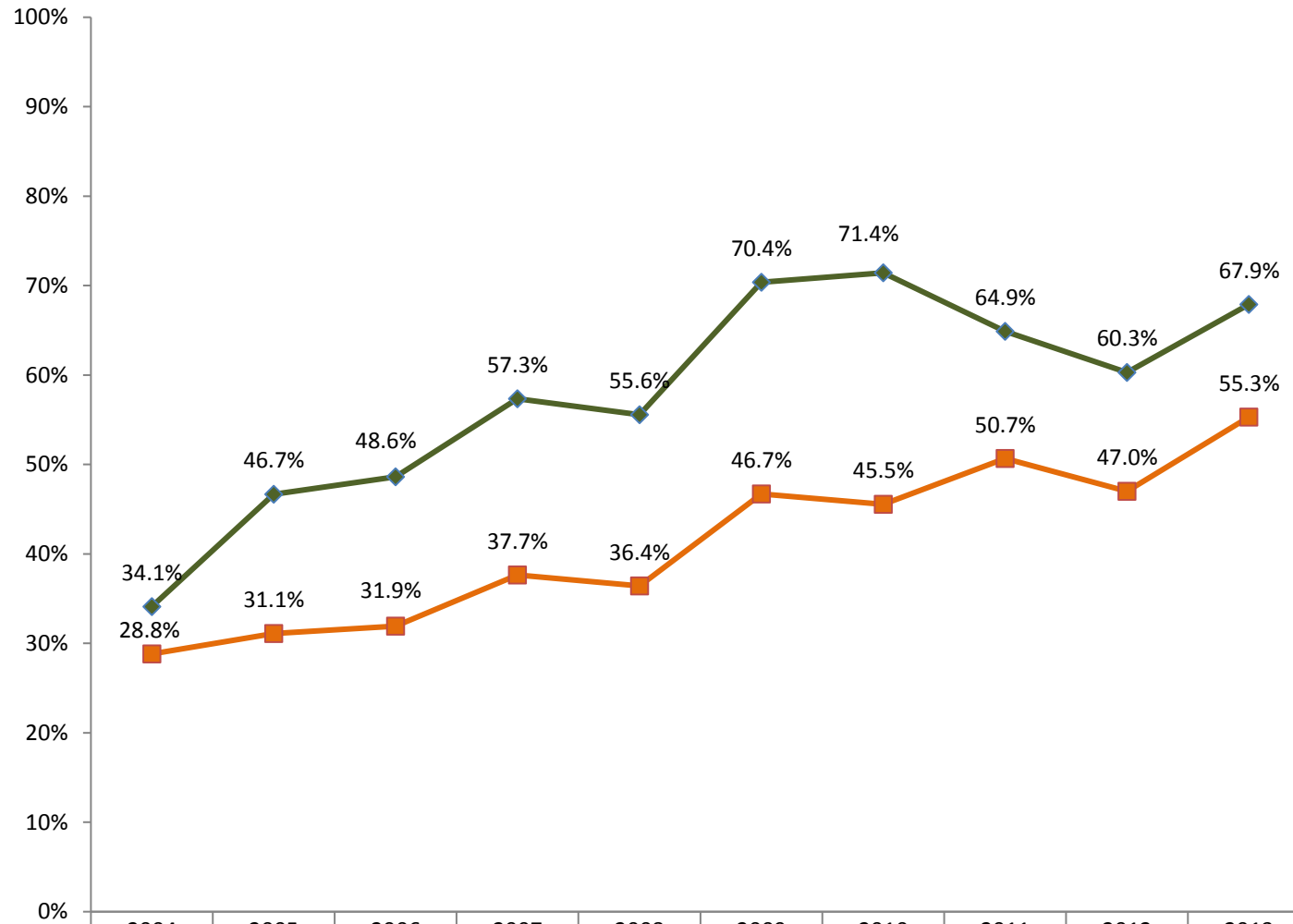
All First-Year Students: Percent of First-Year Students with an Expected Family Contribution (EFC) of \$0



NOTE: Includes all international students.

Compiled by the Office of Institutional Research and Assessment, August 2014

**African American First-Year Students* compared to All Other Domestic First-Year Students:
Percent of First-Year Students with an Expected Family Contribution (EFC) of \$0**



	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
◆ African-American Students*	34.1%	46.7%	48.6%	57.3%	55.6%	70.4%	71.4%	64.9%	60.3%	67.9%
■ Other Domestic Students	28.8%	31.1%	31.9%	37.7%	36.4%	46.7%	45.5%	50.7%	47.0%	55.3%
African-American Students* N =	85	75	72	75	63	81	70	94	78	78
Other Domestic Students N =	288	283	285	324	324	287	336	298	287	291

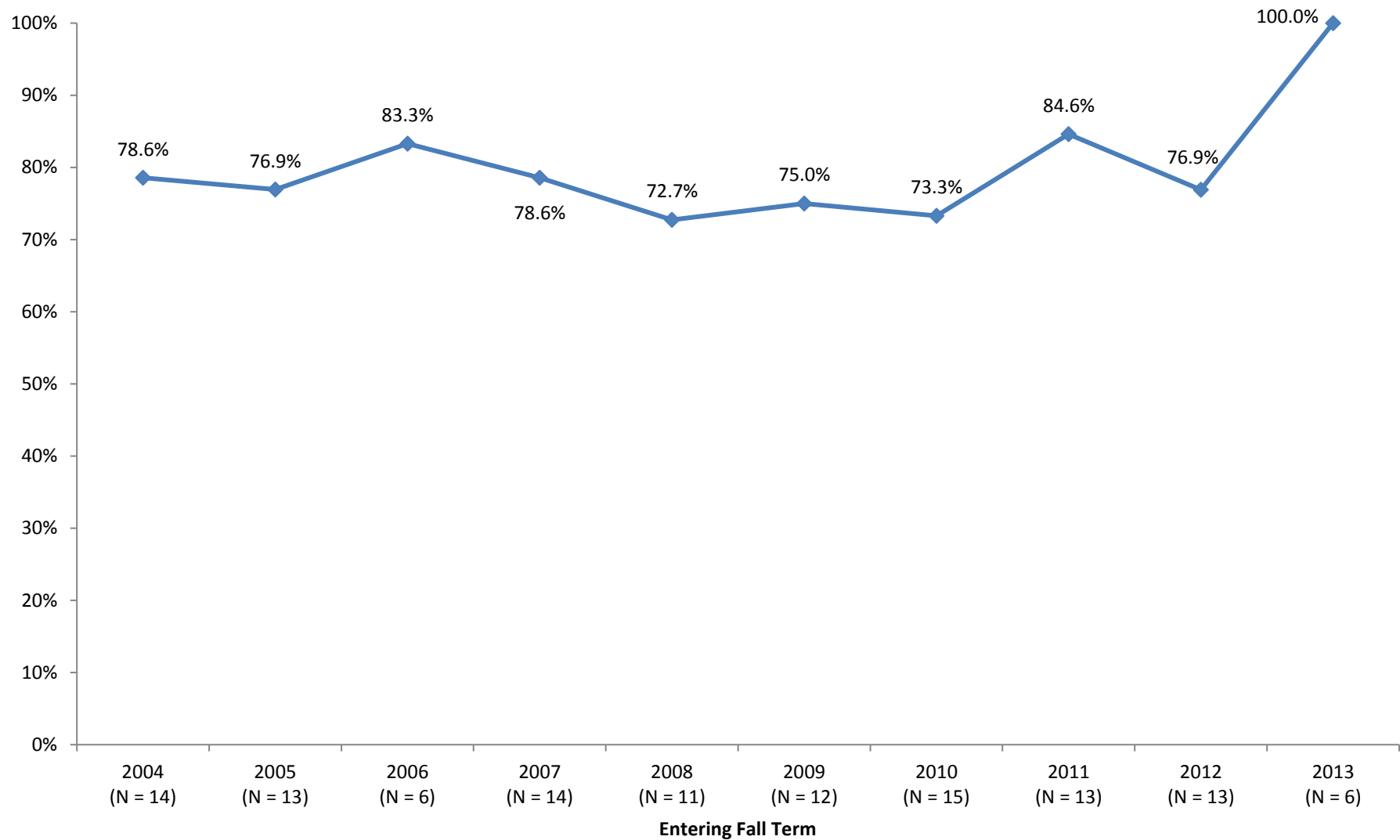
Entering Fall Term

*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

NOTE: All international students (100%) have an EFC of \$0.

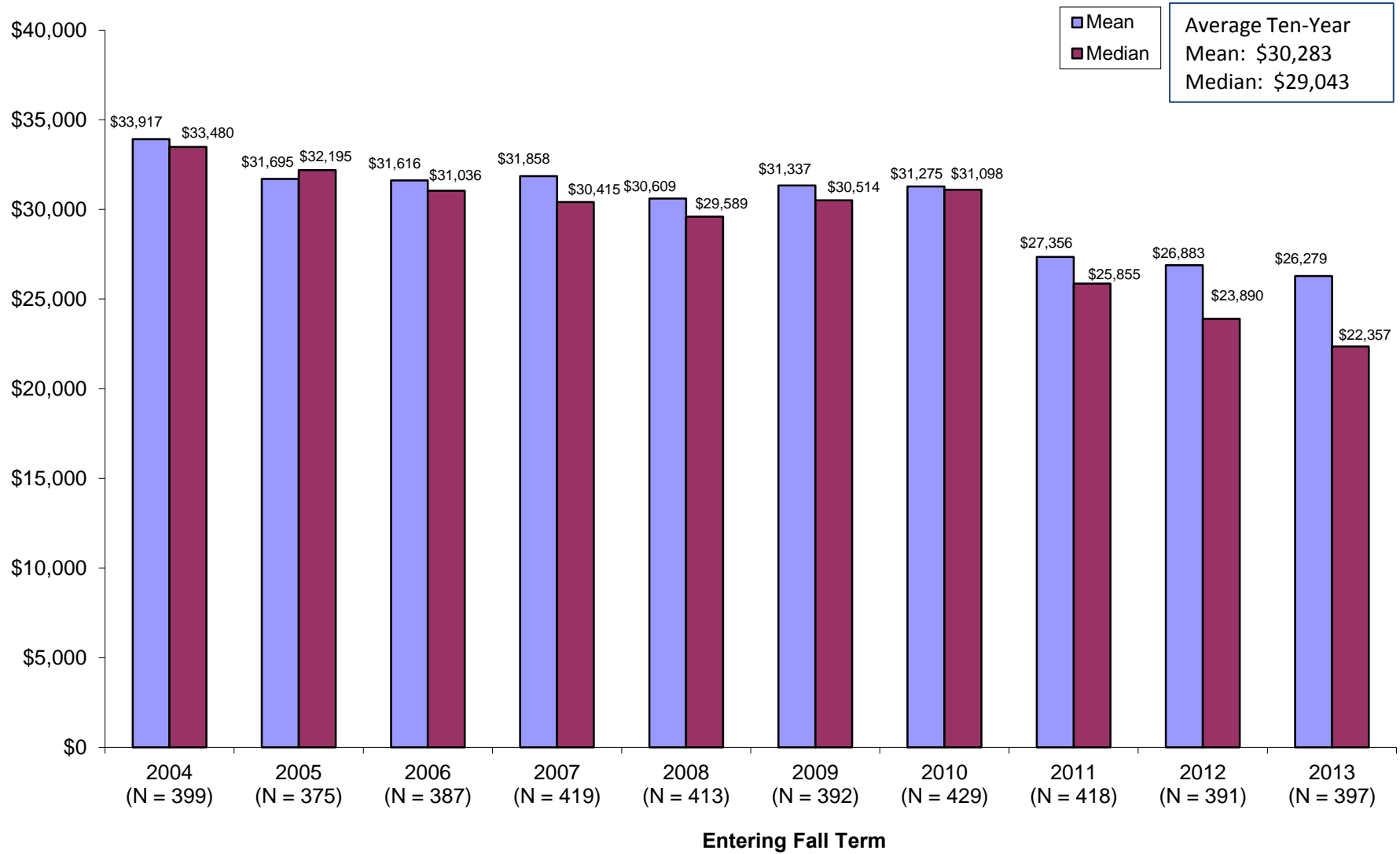
Compiled by the Office of Institutional Research and Assessment, August 2014

**All Non-Traditional* Domestic First-Year Students:
Percent of First-Year Students with an Expected Family Contribution (EFC) of \$0**



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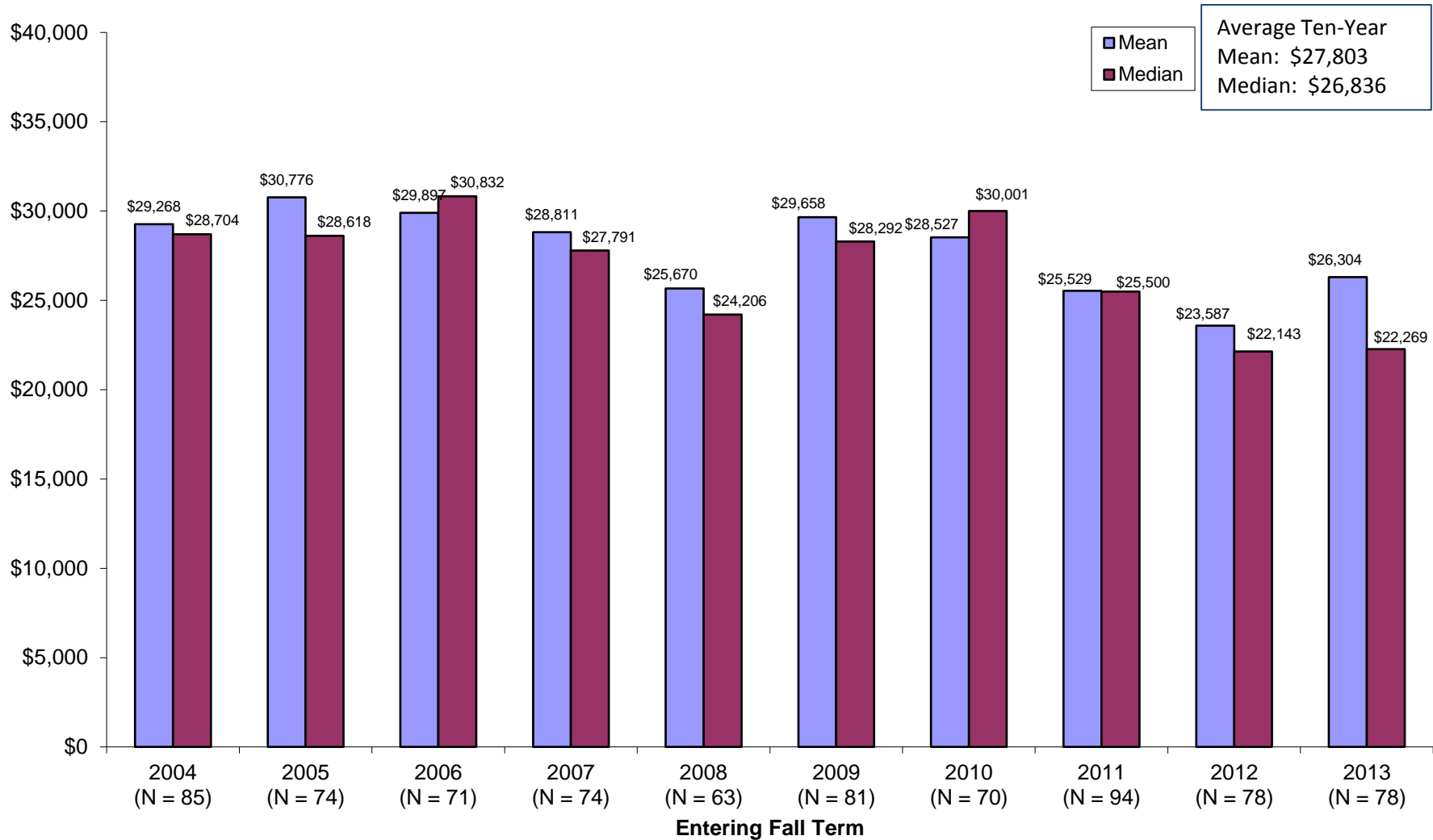
All First-Year Students: Average Family Income in 2013 Constant Dollars



NOTE: Includes international students and assumes they have an income of \$0.

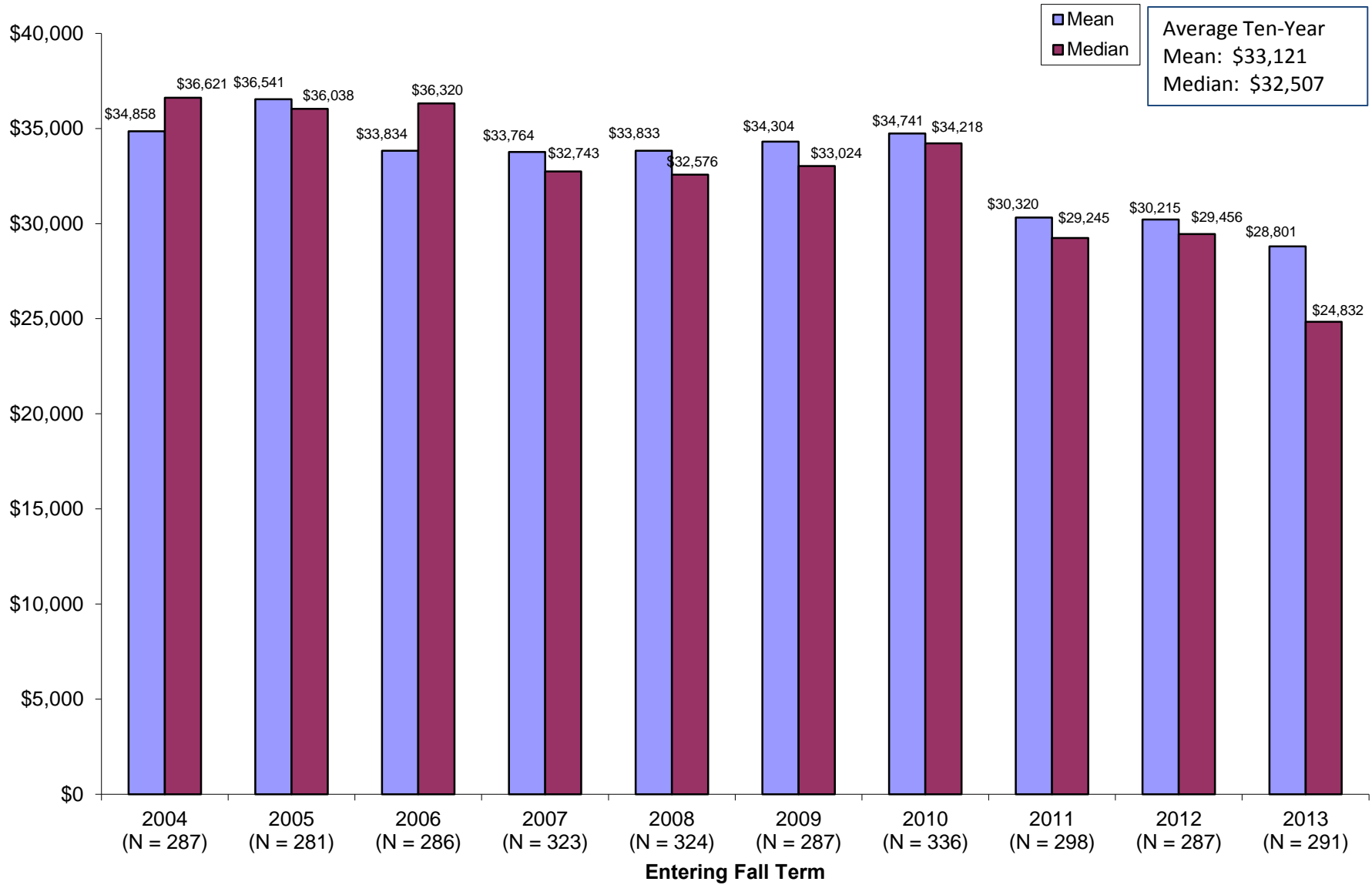
Compiled by the Office of Institutional Research and Assessment, August 2014

All African-American* First-Year Students: Average Family Income in 2013 Constant Dollars

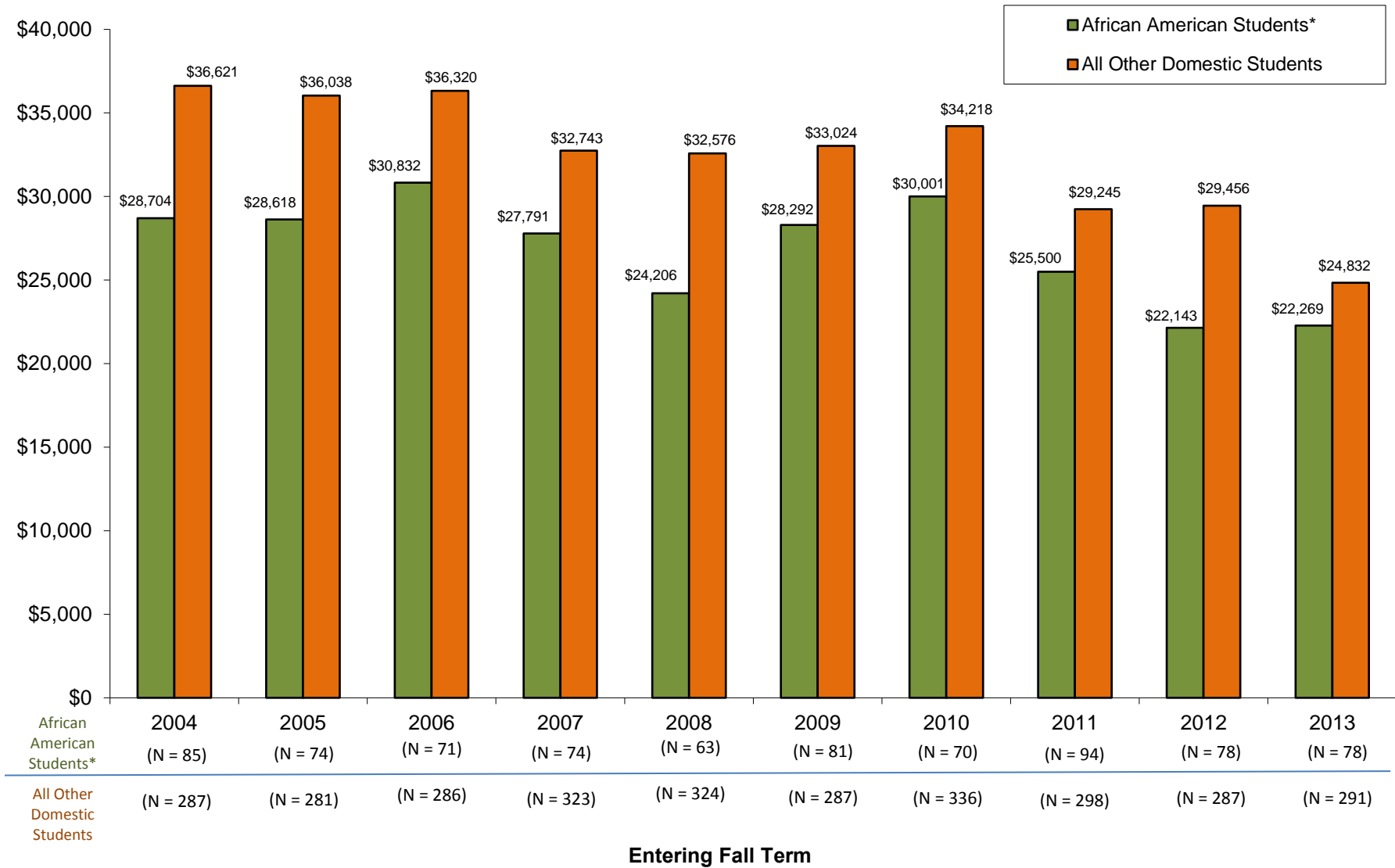


*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

All Other Domestic First-Year Students: Average Family Income in 2013 Constant Dollars

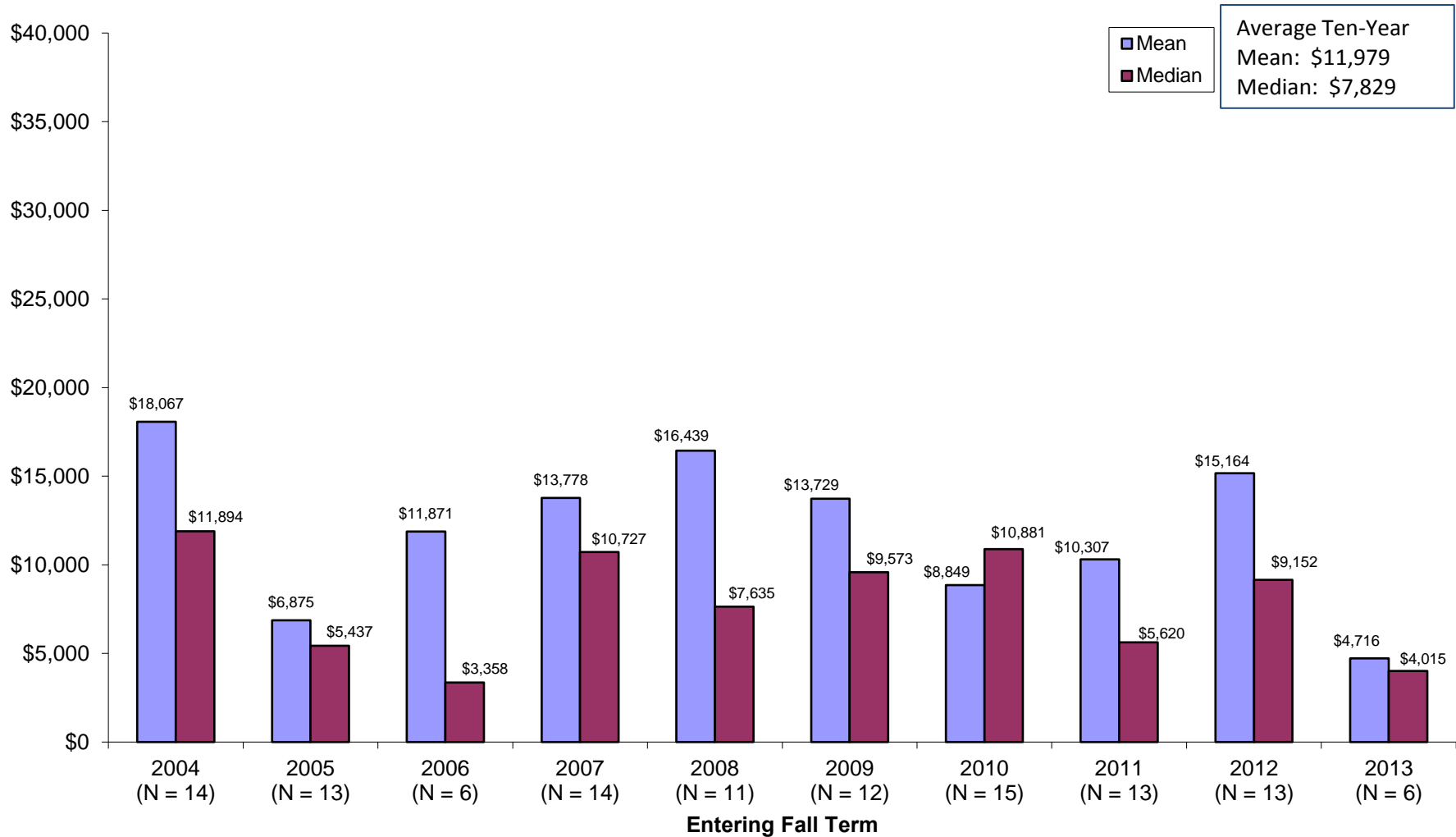


African American Students* Compared to All Other Domestic First-Year Students
Median Family Income in 2013 Constant Dollars



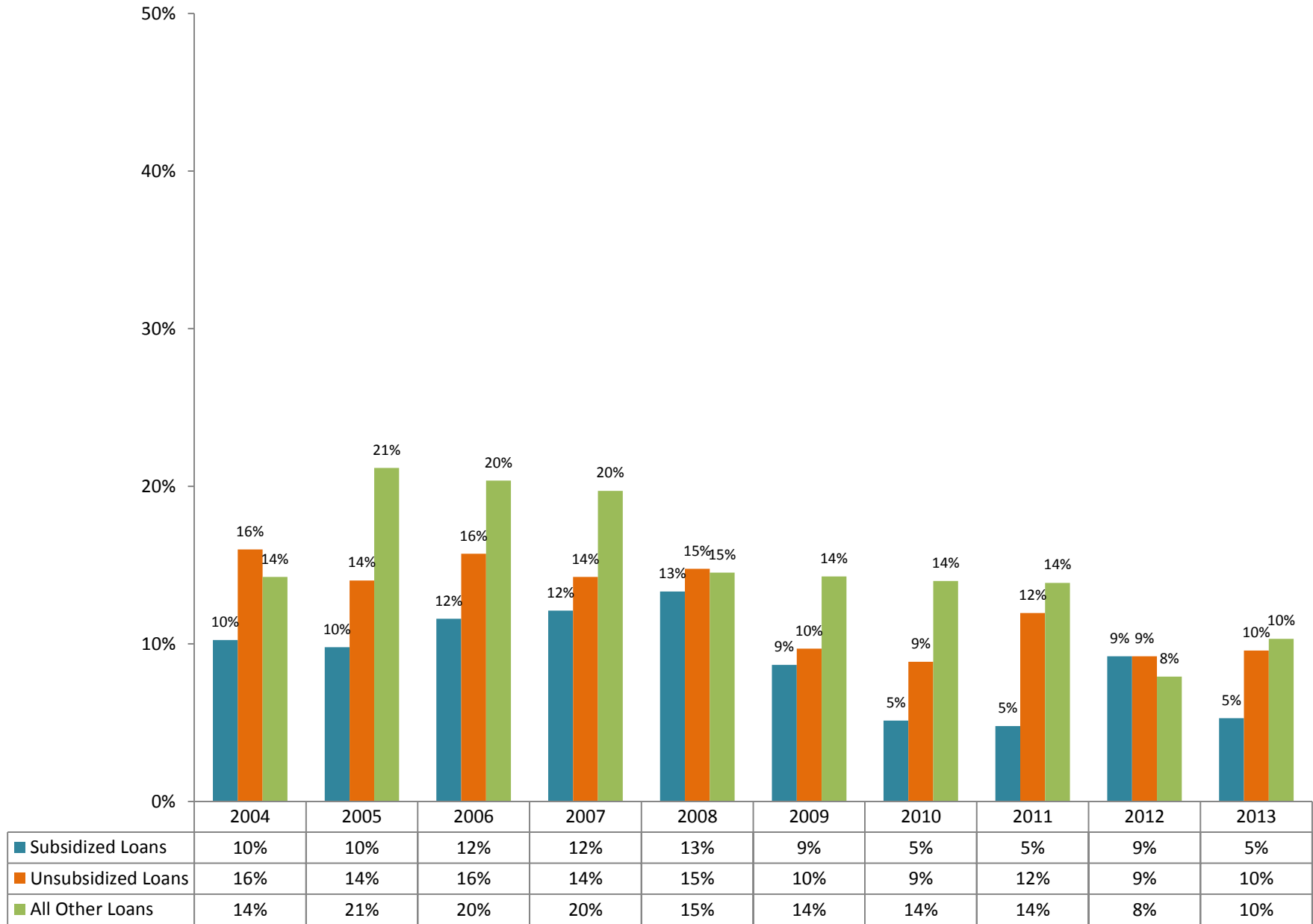
*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

**All Non-Traditional* Domestic First-Year Students:
Average Family Income in 2013 Constant Dollars**



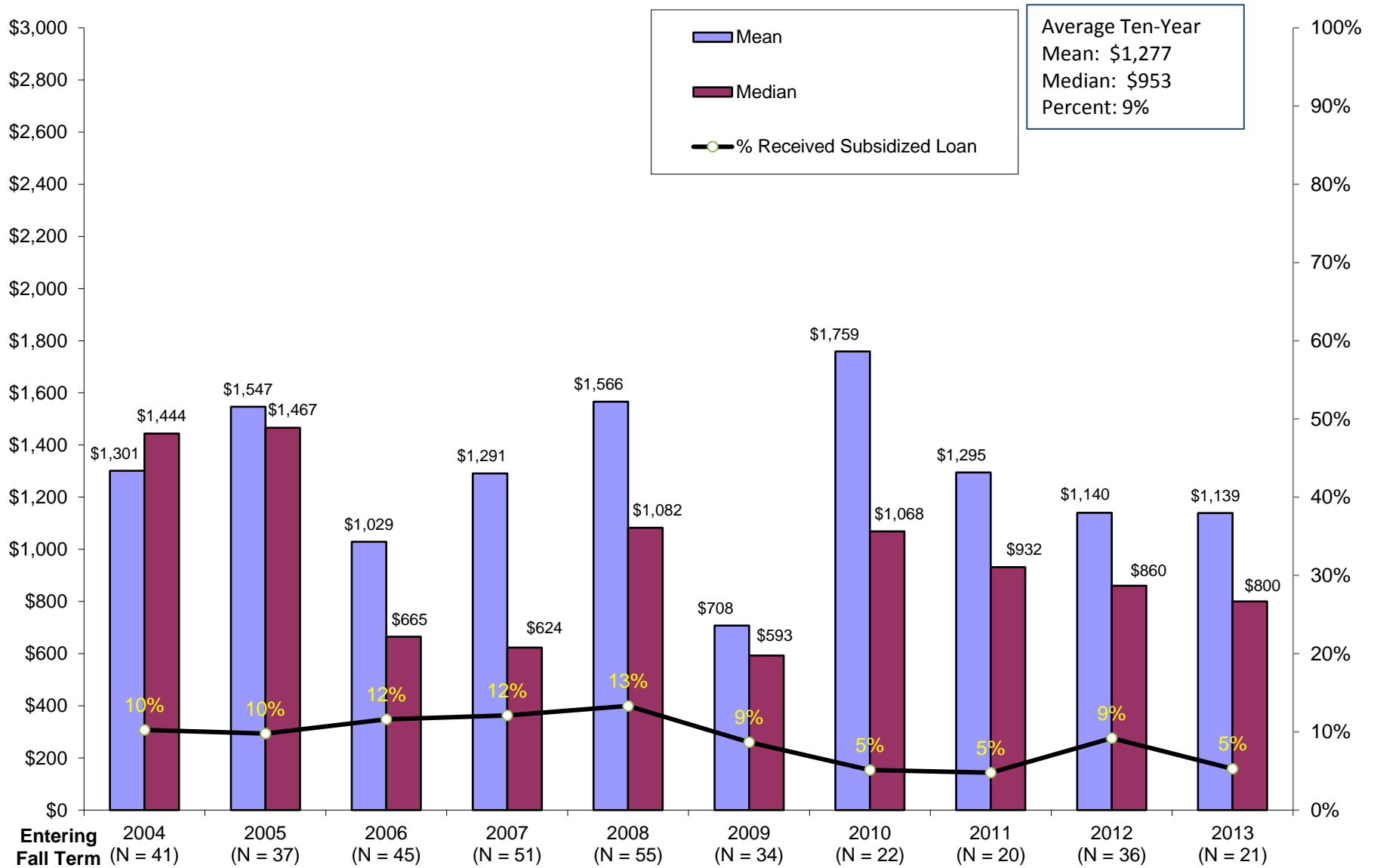
*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

Percentage of First-Year Students who Borrowed Money by Loan Type



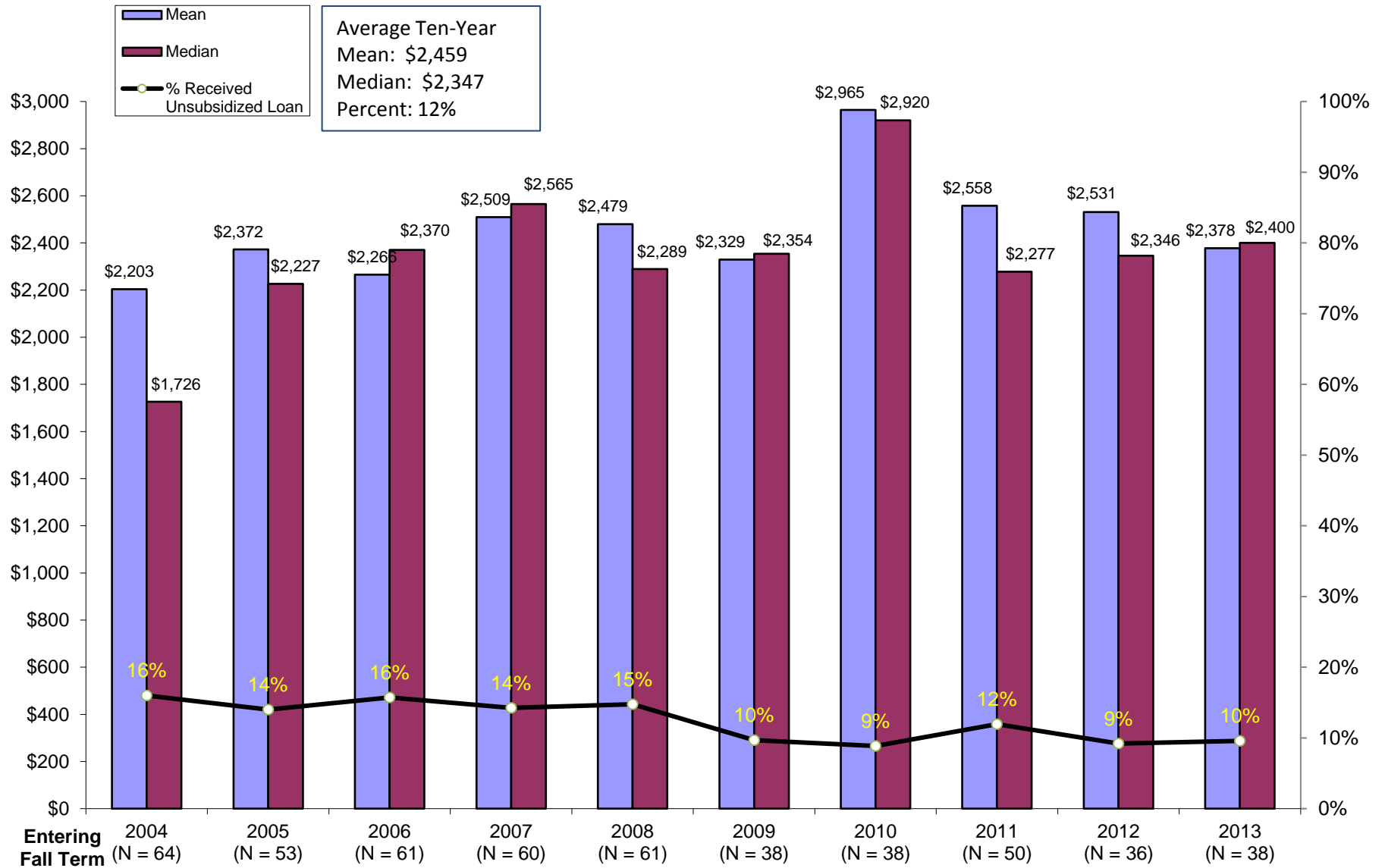
NOTE: First-Year Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

All First-Year Students: Average Direct Subsidized Loan Amount in 2013 Constant Dollars and Percentage of First-Year Students who were Given a Subsidized Loan



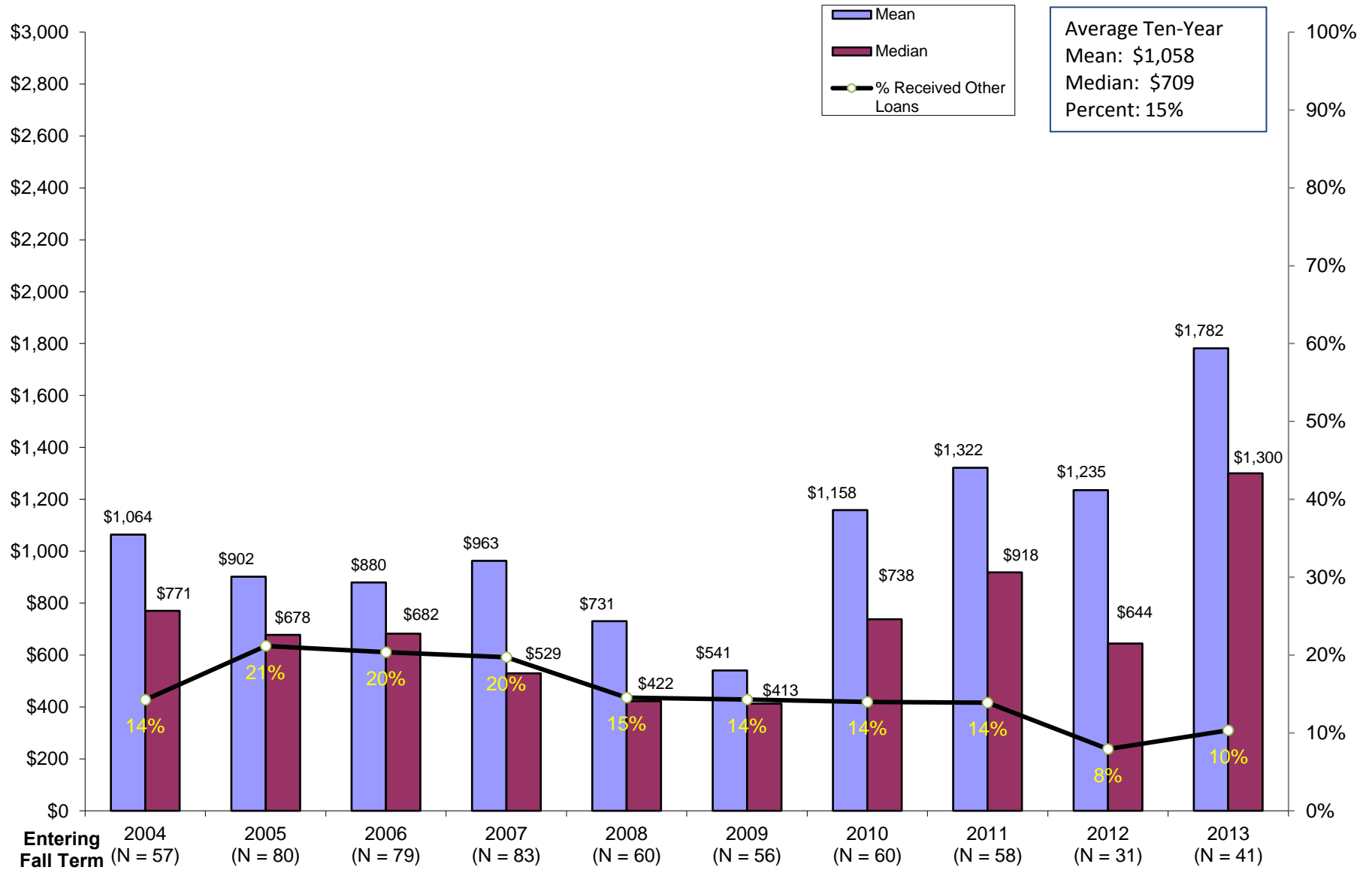
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

All First-Year Students: Average Direct Unsubsidized Loan Amount in 2013 Constant Dollars and Percentage of First-Year Students who were Given an Unsubsidized Loan

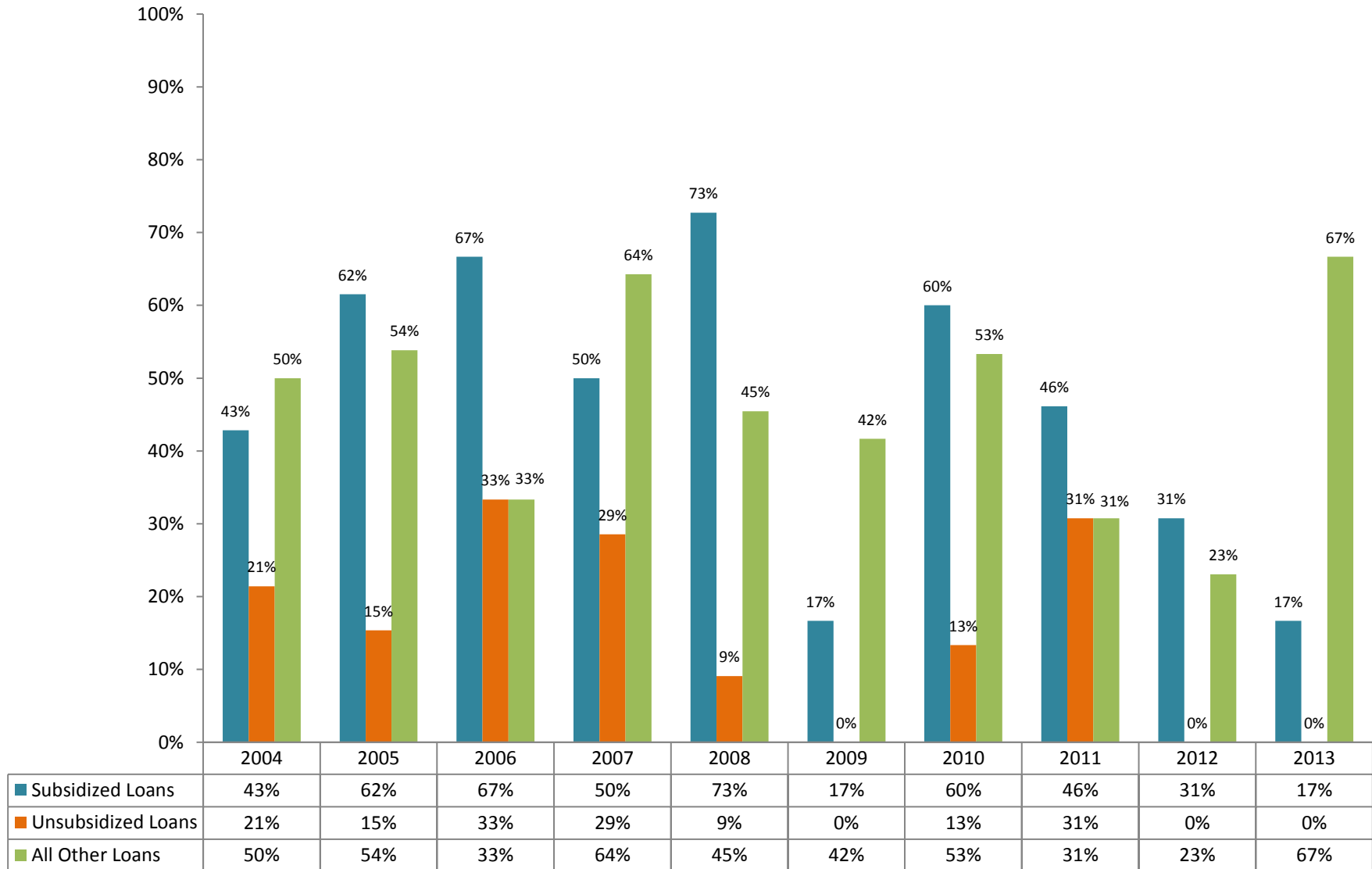


NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

All First-Year Students: Average Other Loan Amount in 2013 Constant Dollars and Percentage of First-Year Students who were Given Other Loans



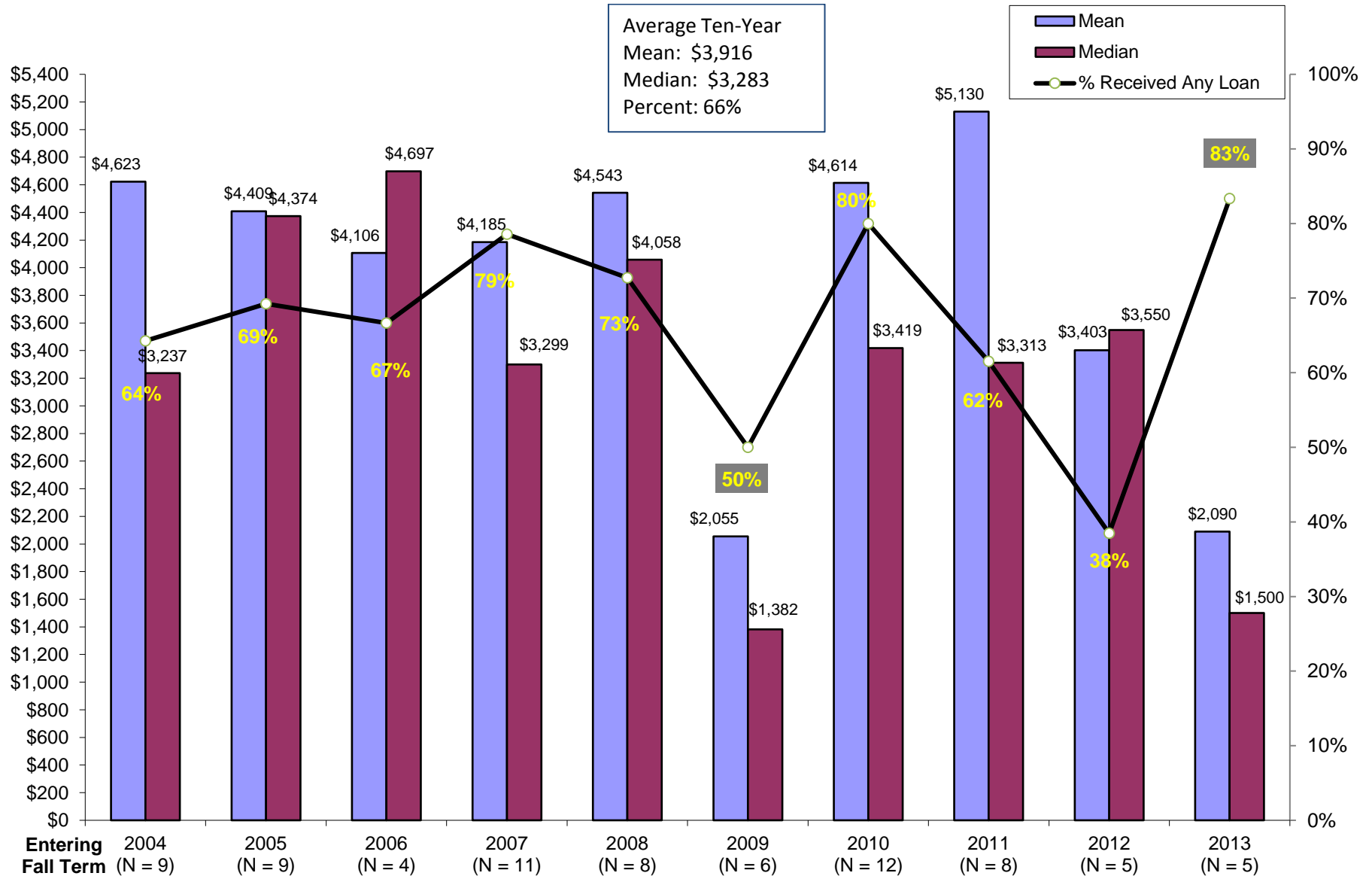
NOTE: Includes all loans other than Stafford and Unsubsidized loans. These other loans are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.



*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

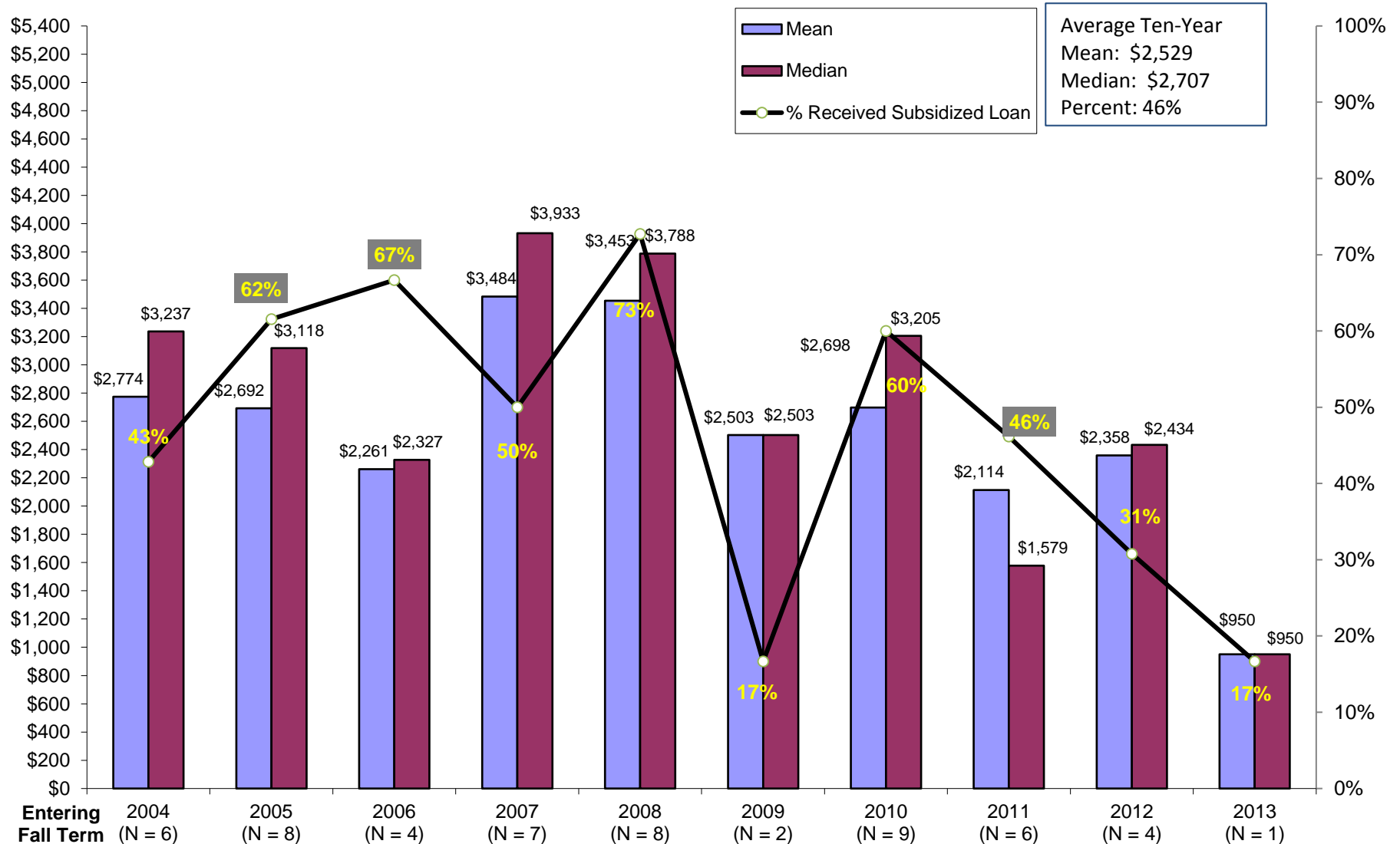
NOTE: First-Year Non-Traditional Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

All Non-Traditional* Domestic First-Year Students: Average Loan Amount of Borrowers in 2013 Constant Dollars and Percentage of Non-Traditional First-Year Students who were Given Any Loan



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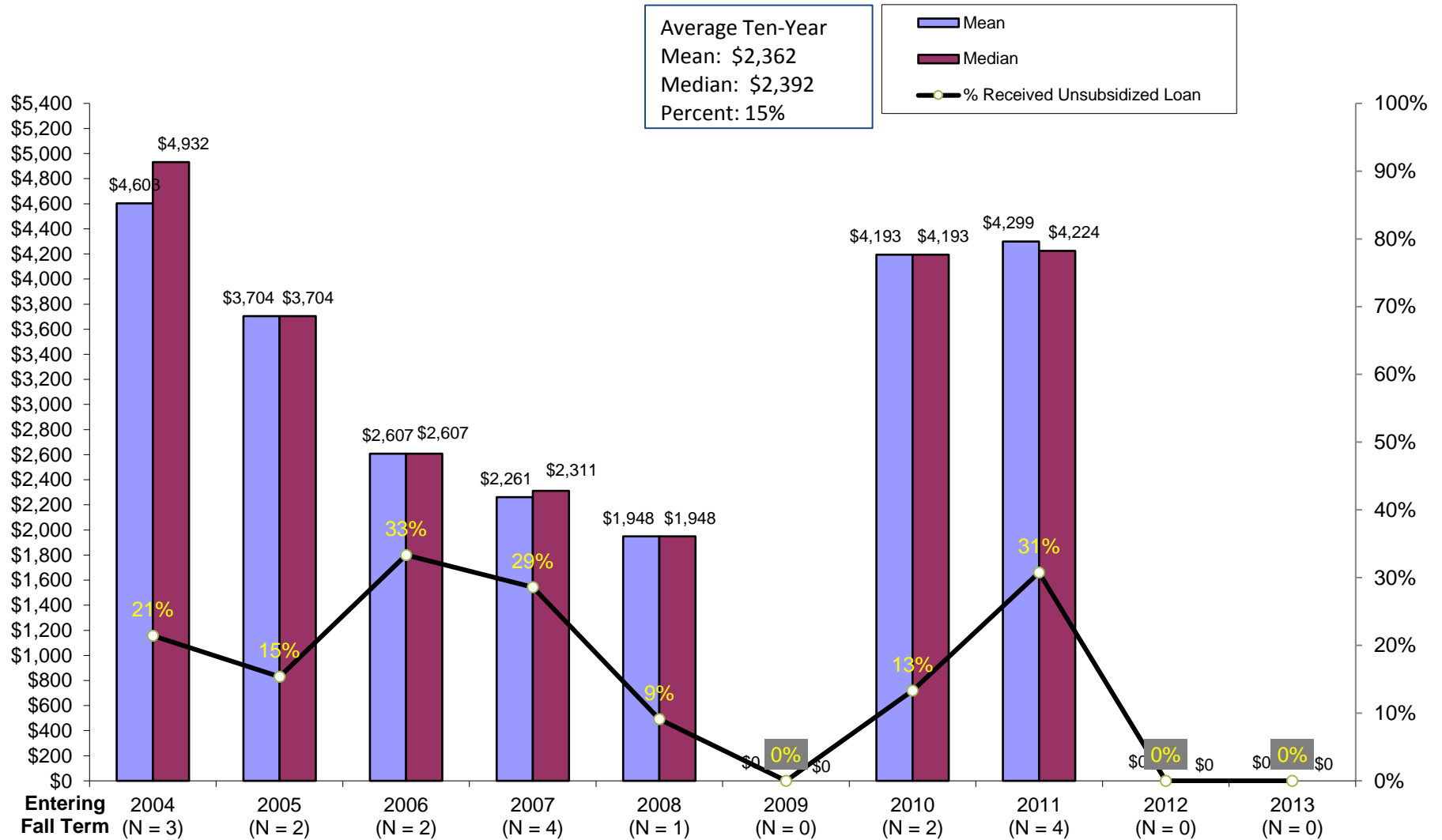
All Non-Traditional* Domestic First-Year Students: Average Direct Subsidized Loan Amount in 2013 Constant Dollars and Percentage of Non-Traditional First-Year Students who were Given a Subsidized Loan



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NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: term bills, books, education abroad, etc.

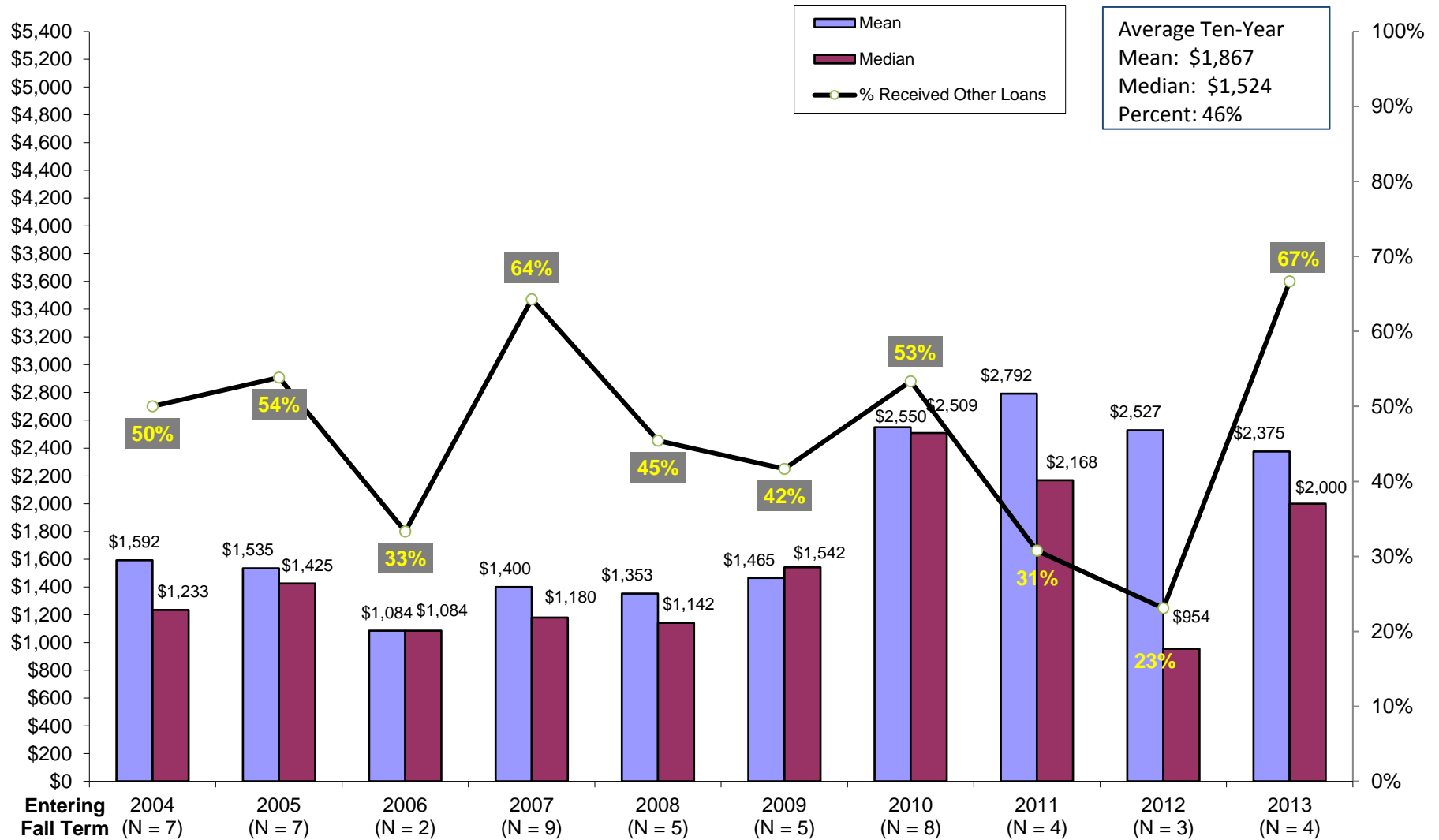
All **Non-Traditional*** Domestic First-Year Students: Average Direct Unsubsidized Loan Amount in 2013 Constant Dollars and Percentage of Non-Traditional First-Year Students who were Given an Unsubsidized Loan



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NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

All **Non-Traditional*** Domestic First-Year Students: Average Other Loan Amount in 2013 Constant Dollars and Percentage of Non-Traditional First-Year Students who were Given Other Loans

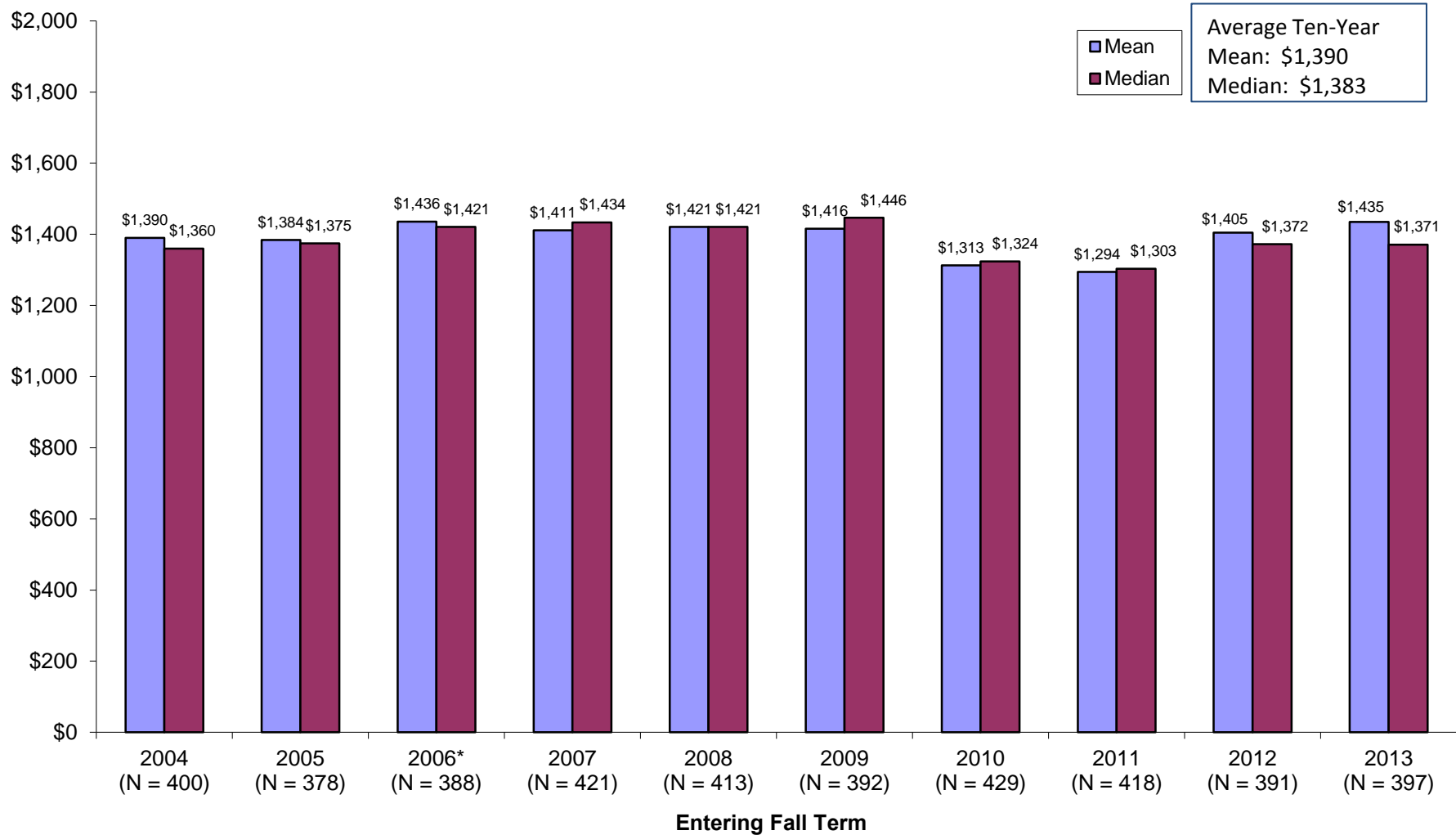


Average Ten-Year
Mean: \$1,867
Median: \$1,524
Percent: 46%

*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

NOTE: Includes all loans other than Stafford/unsubsidized. These are used for needy students to help meet basic expenses such as medical expenses and education abroad.

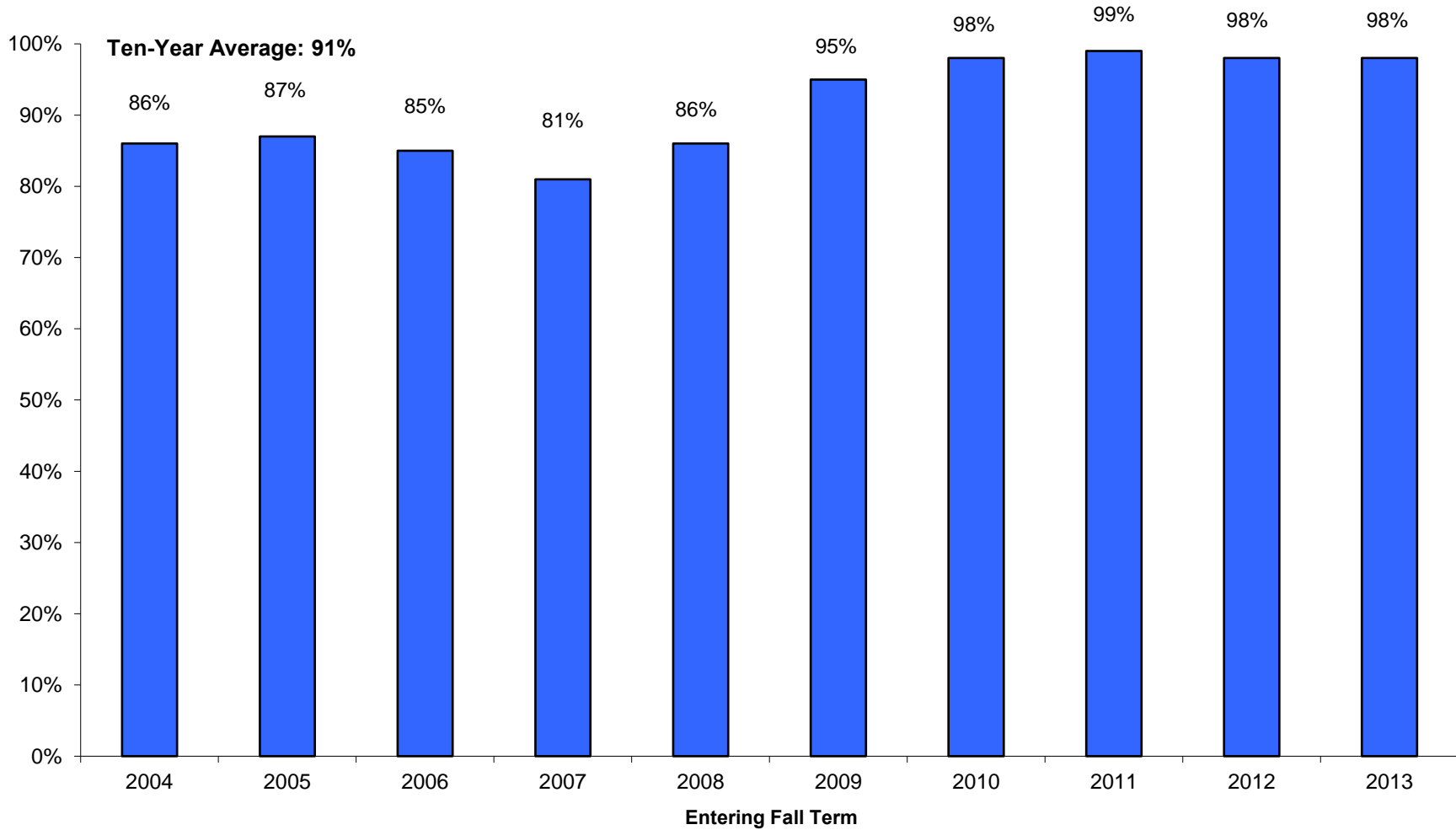
All First-Year Students: Average Labor Earnings in 2013 Constant Dollars



*Beginning in Fall 2006, students with a 10-hour-per-week contract were required to work a minimum 150 hours per regular term but are not placed on probation if they work at least 140 hours. Starting in academic year 2010-11, students will be placed on probation for hours < 150.

NOTE: Labor earnings are based only on the regular terms (Fall, Short through 2009, and Spring). It does not include summer earnings.

Financial Need of Domestic First-Year Students: Percentage of Students who received Federal Pell Grants

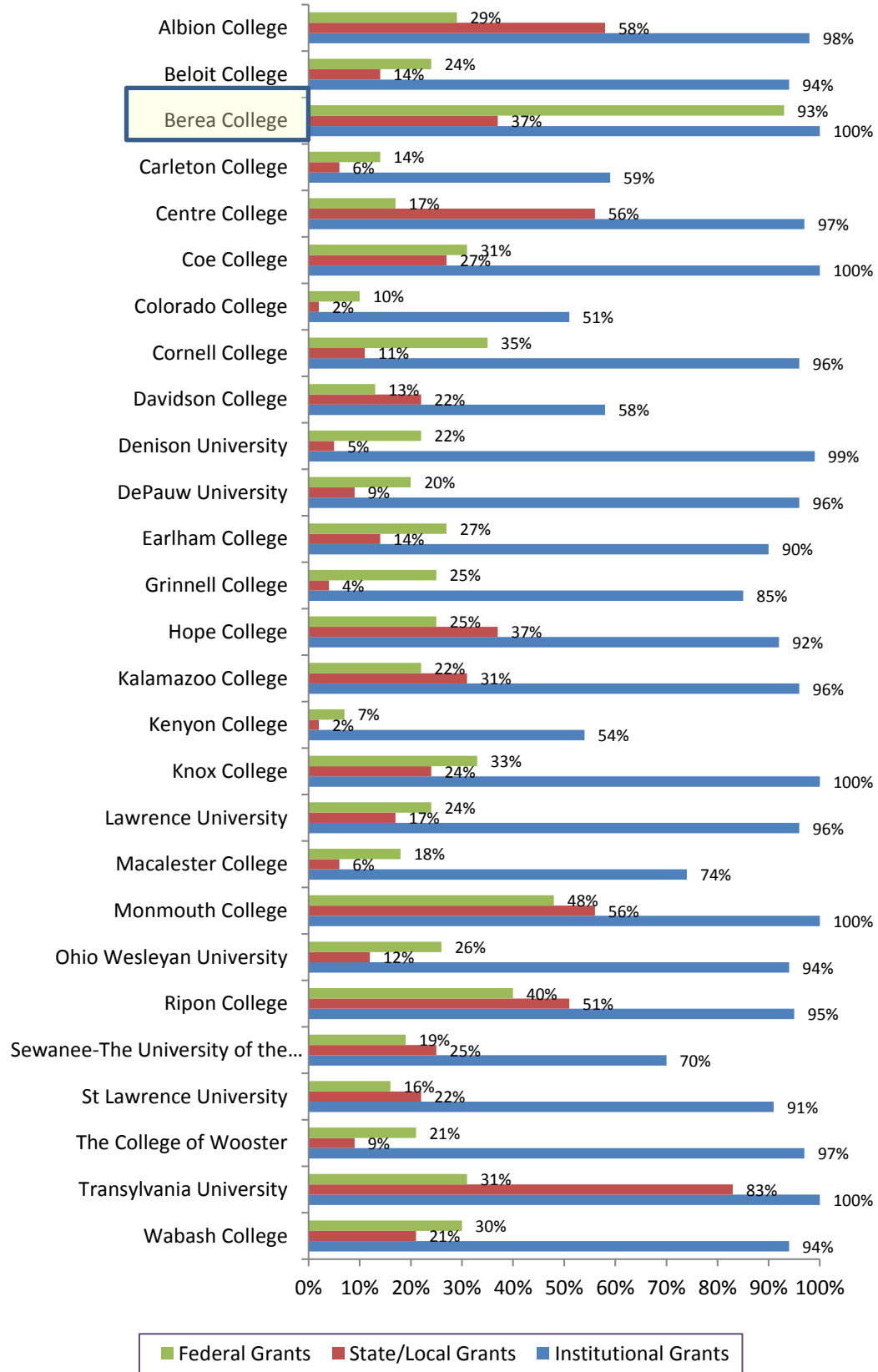


Year	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Institutionally-derived parental contribution for admission to Berea College	\$3,850	\$3,850	\$3,850	\$4,110	\$4,041	\$4,616	\$4,750	\$4,750	\$4,750	\$4,750

NOTE: International students are not included in this chart.

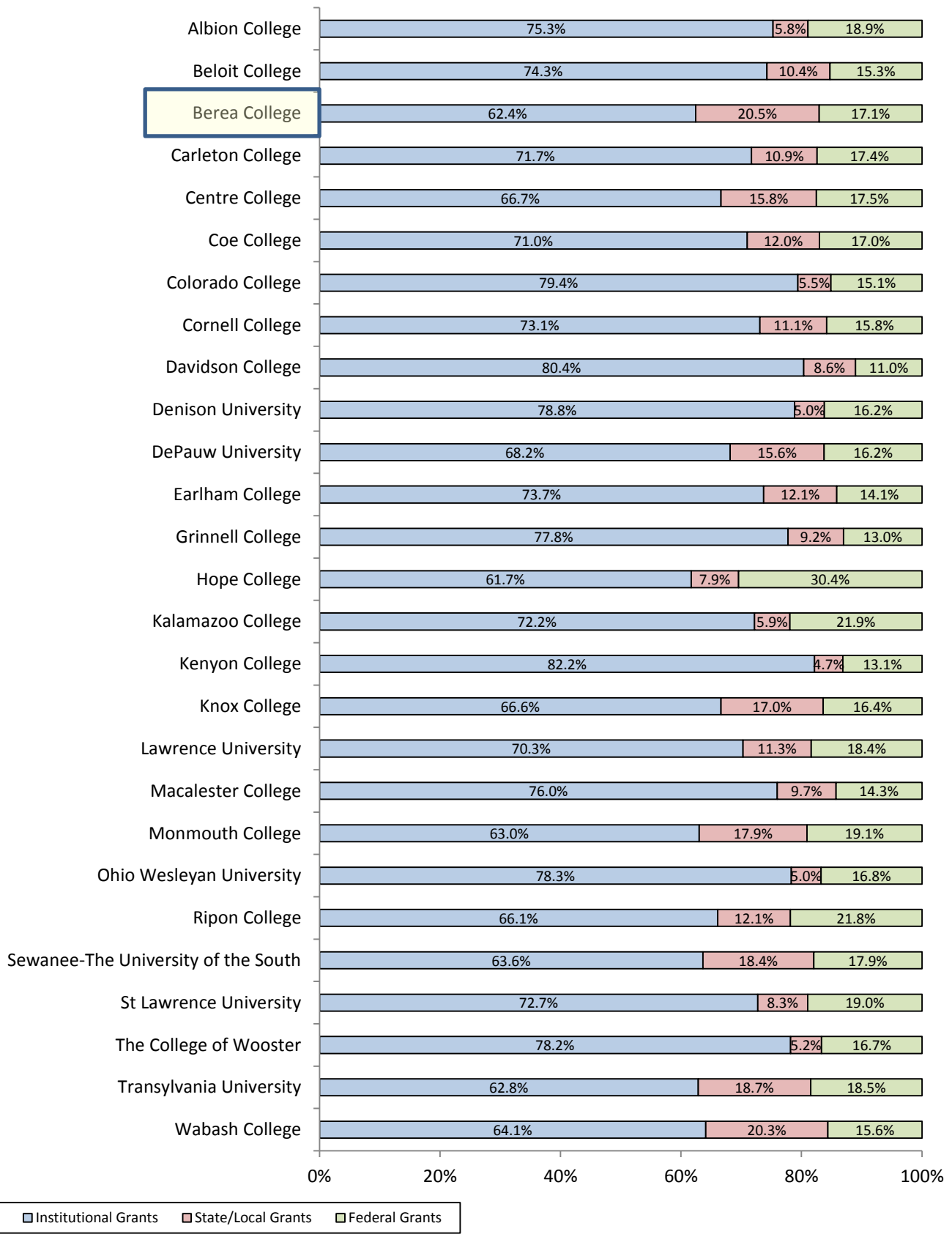
Compiled by: Office of Institutional Research and Assessment, August 2014

Percent of Fall 2011 First-Year Students who Received Grant Aid by Type Berea College Frame of Reference Schools



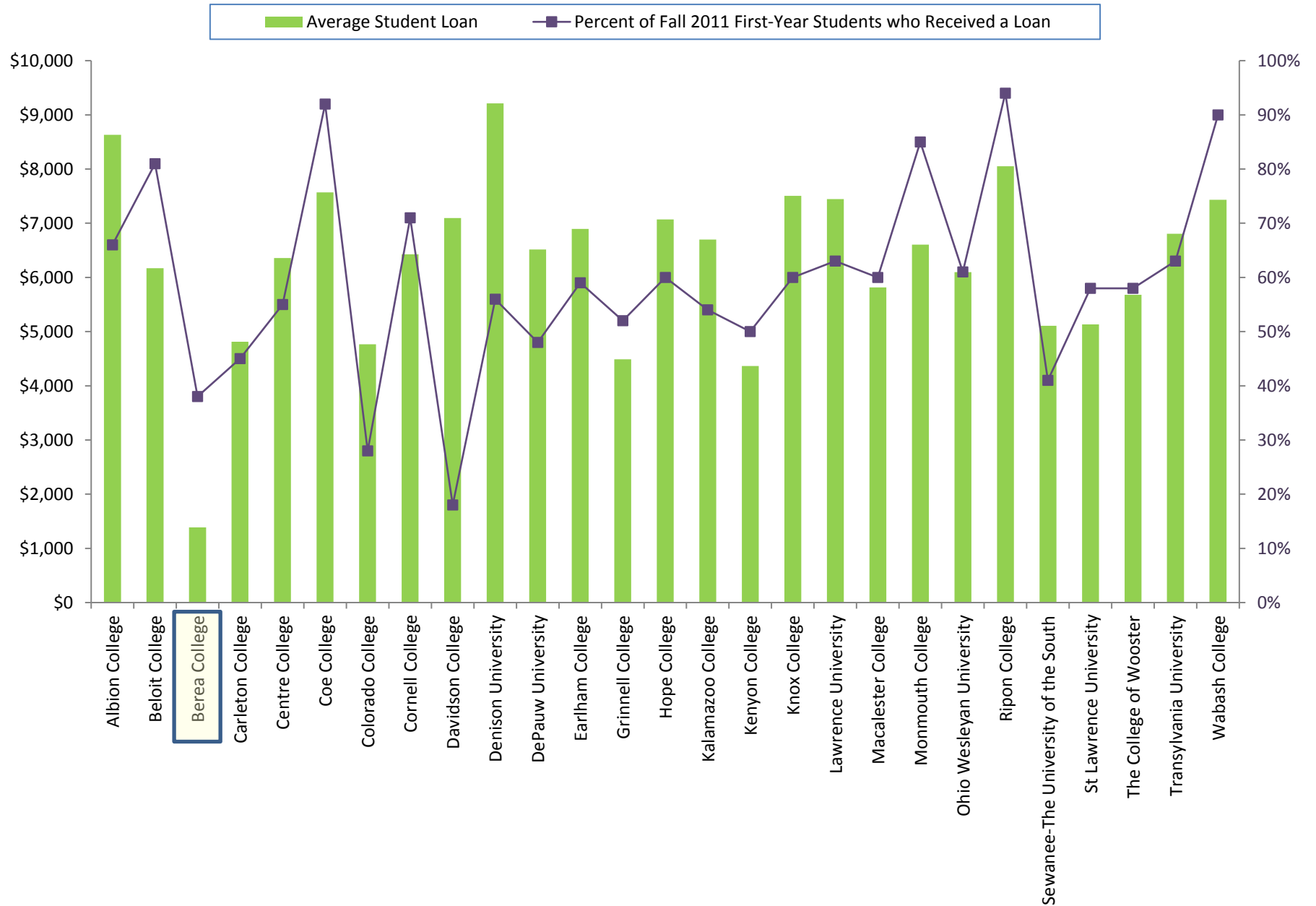
NOTE: See the definitions section of the table of contents for a full description of the grants awarded.

Distribution of Grant Aid Received by Fall 2011 First-Year Students Berea College Frame of Reference Schools

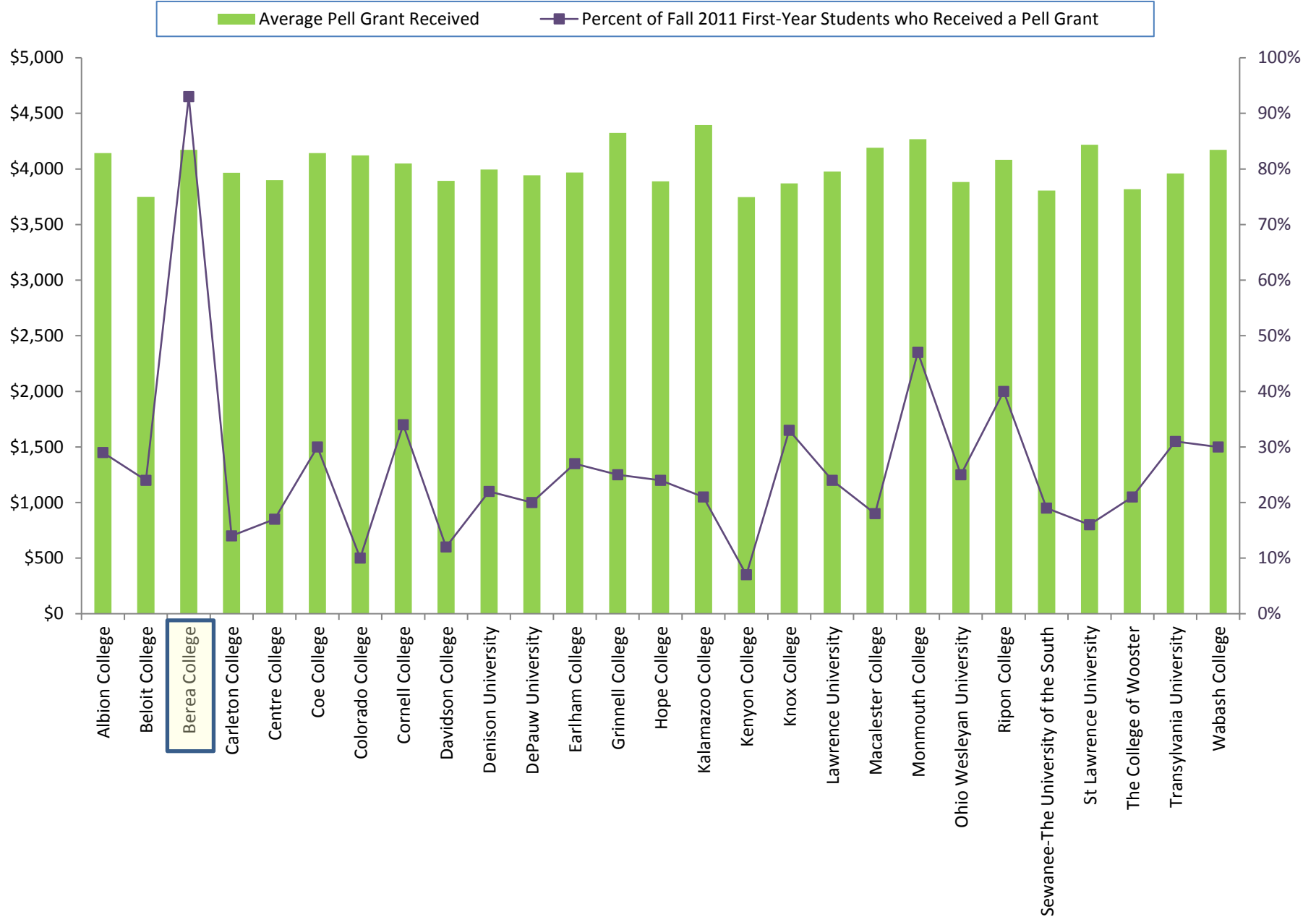


NOTE: See the definitions section of the table of contents for a full description of the grants awarded

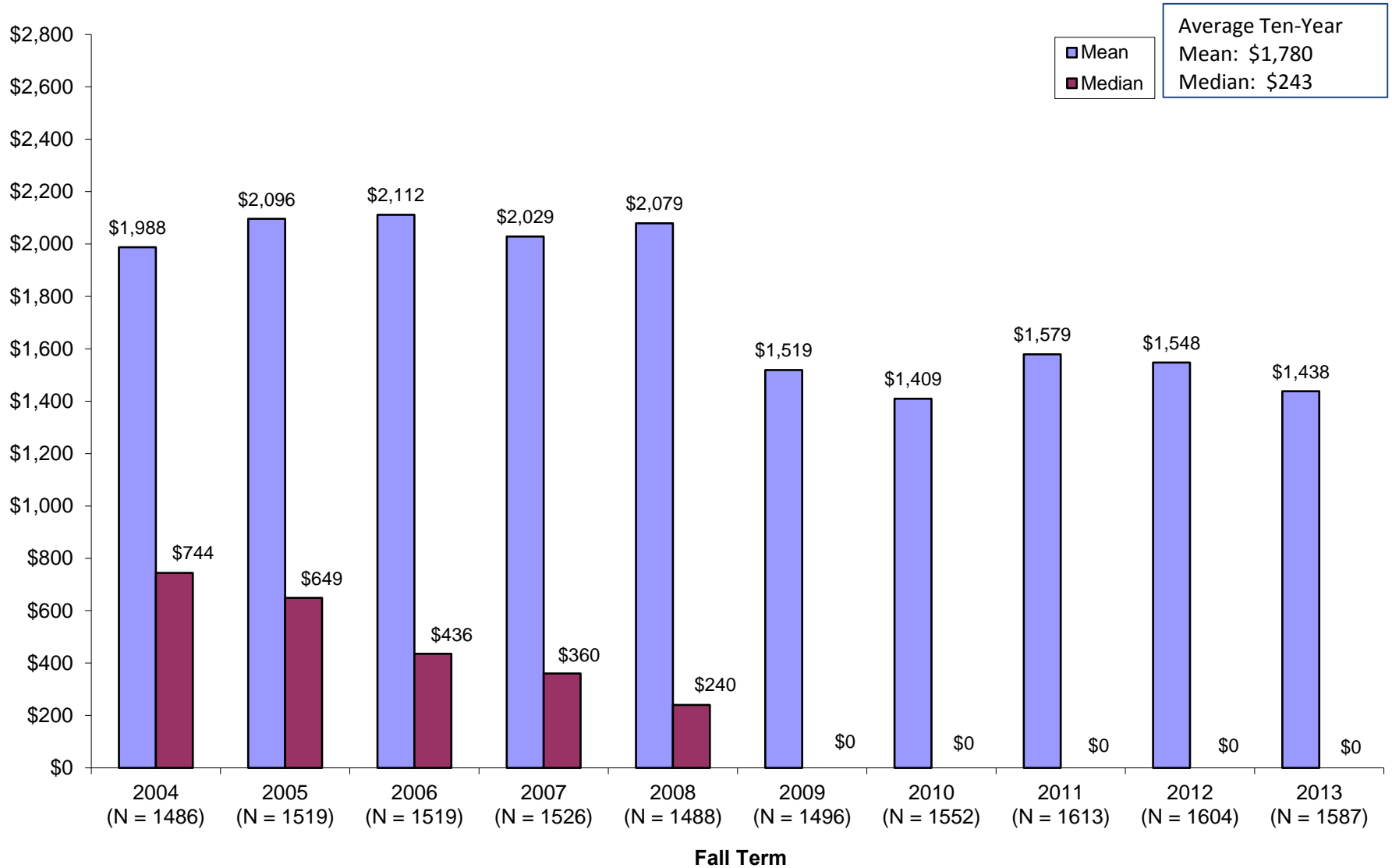
Average Amount of **Student Loans** Given to Fall 2011 First-Year Students and Percent of Students that Received a Loan Berea College Frame of Reference Schools



Average Amount of Pell Grants Received by Fall 2011 First-Year Students and Percent of Students that Received the Pell Grant Berea College Frame of Reference Schools

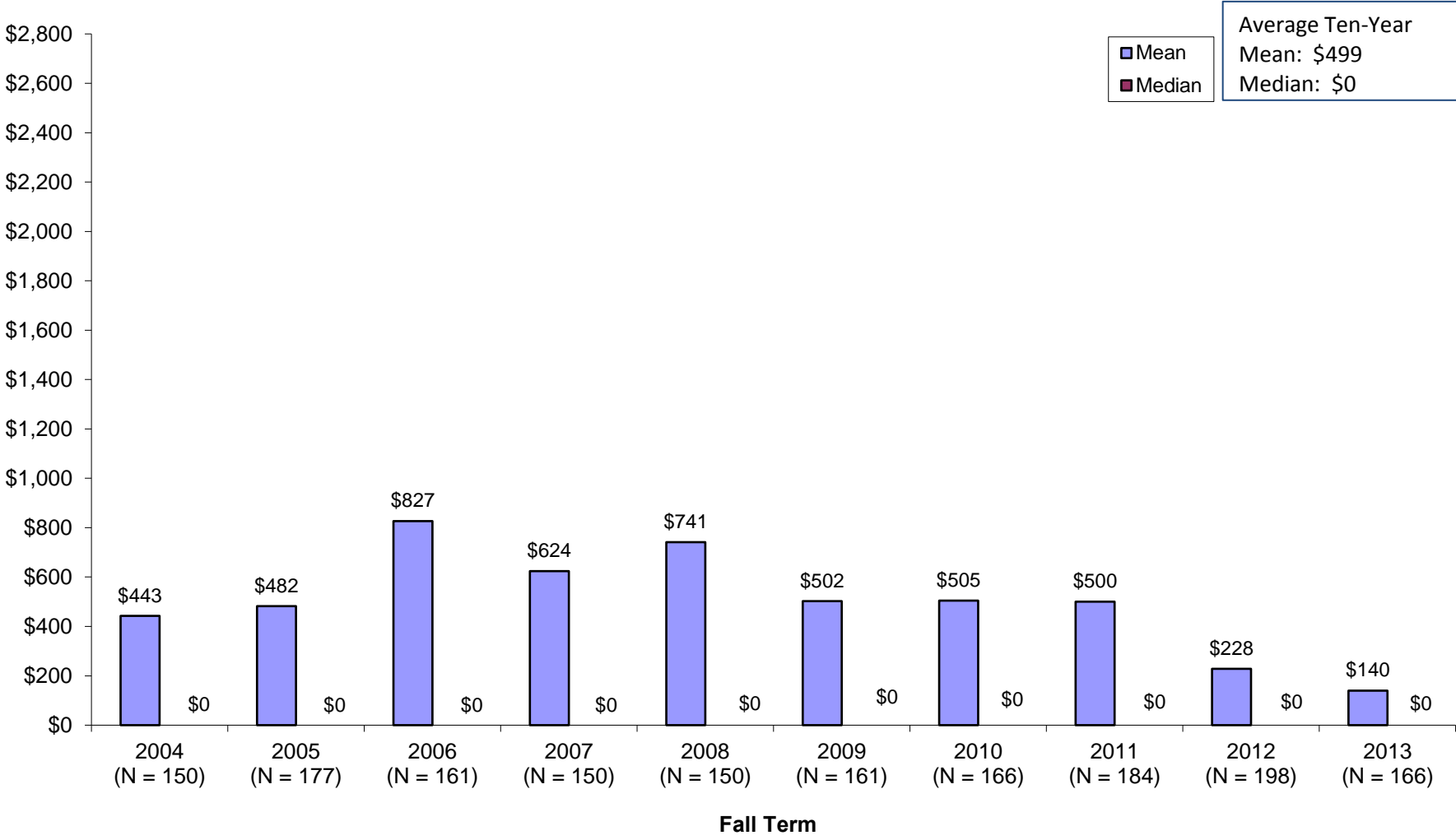


All Degree-Seeking Fall Enrollment: Average Expected Family Contribution (EFC) in Actual Dollars



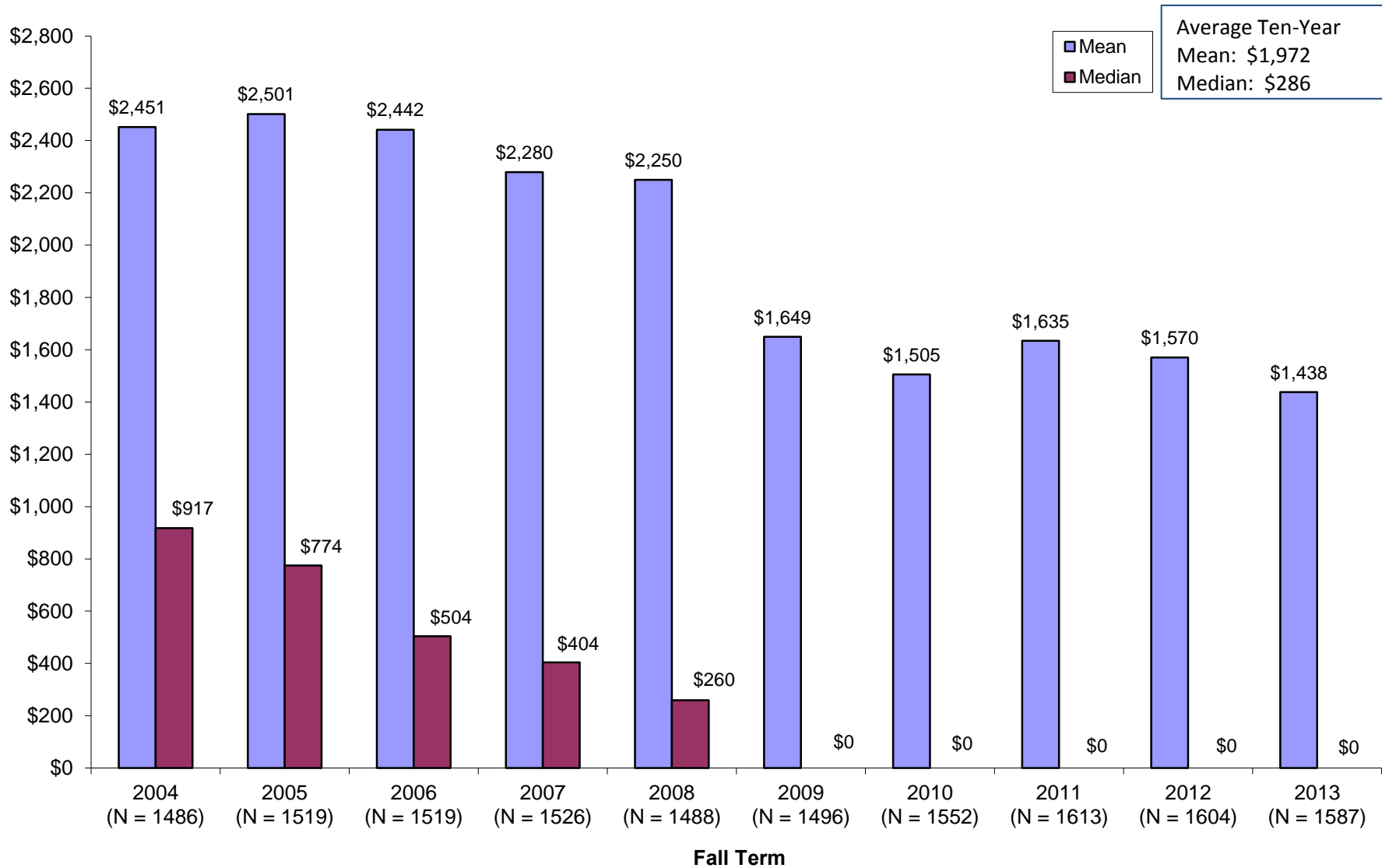
NOTE: Includes international students and assumes they have a family contribution of \$0.

**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Expected Family Contribution (EFC) in Actual Dollars**



*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

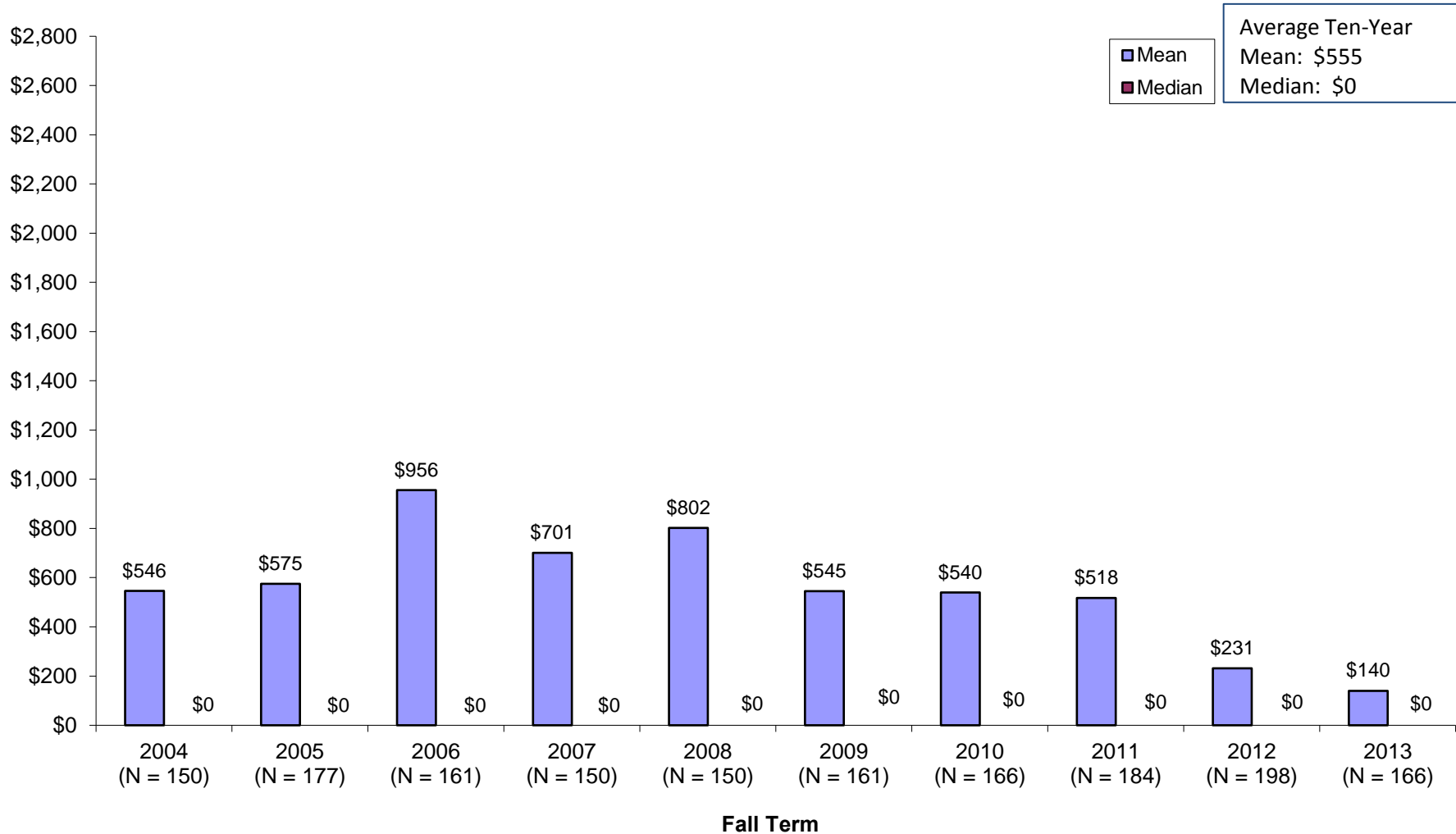
All Degree-Seeking Fall Enrollment: Average Expected Family Contribution (EFC) in 2013 Constant Dollars



NOTE: Includes international students and assumes they have a family contribution of \$0.

Compiled by the Office of Institutional Research and Assessment, August 2014

**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Expected Family Contribution (EFC) in 2013 Constant Dollars**



*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

Non-Traditional Domestic Degree-Seeking Fall Enrollment by Categories
Average Expected Family Contribution (EFC)

In Actual Dollars

In 2013 Constant Dollars

Single Parent			
	N	Mean	Median
2004	38	\$2	\$0
2005	35	\$25	\$0
2006	35	\$0	\$0
2007	35	\$105	\$0
2008	32	\$0	\$0
2009	40	\$0	\$0
2010	31	\$20	\$0
2011	38	\$38	\$0
2012	40	\$40	\$0
2013	38	\$38	\$0

Single Parent			
	N	Mean	Median
2004	38	\$3	\$0
2005	35	\$30	\$0
2006	35	\$0	\$0
2007	35	\$118	\$0
2008	32	\$0	\$0
2009	40	\$0	\$0
2010	31	\$21	\$0
2011	38	\$39	\$0
2012	40	\$41	\$0
2013	38	\$38	\$0

Married with child(ren)			
	N	Mean	Median
2004	19	\$915	\$6
2005	27	\$497	\$0
2006	27	\$720	\$0
2007	28	\$713	\$0
2008	37	\$704	\$0
2009	39	\$331	\$0
2010	42	\$159	\$0
2011	35	\$519	\$0
2012	24	\$18	\$0
2013	20	\$138	\$0

Married with child(ren)			
	N	Mean	Median
2004	19	\$1,128	\$7
2005	27	\$593	\$0
2006	27	\$832	\$0
2007	28	\$801	\$0
2008	37	\$762	\$0
2009	39	\$359	\$0
2010	42	\$170	\$0
2011	35	\$537	\$0
2012	24	\$18	\$0
2013	20	\$138	\$0

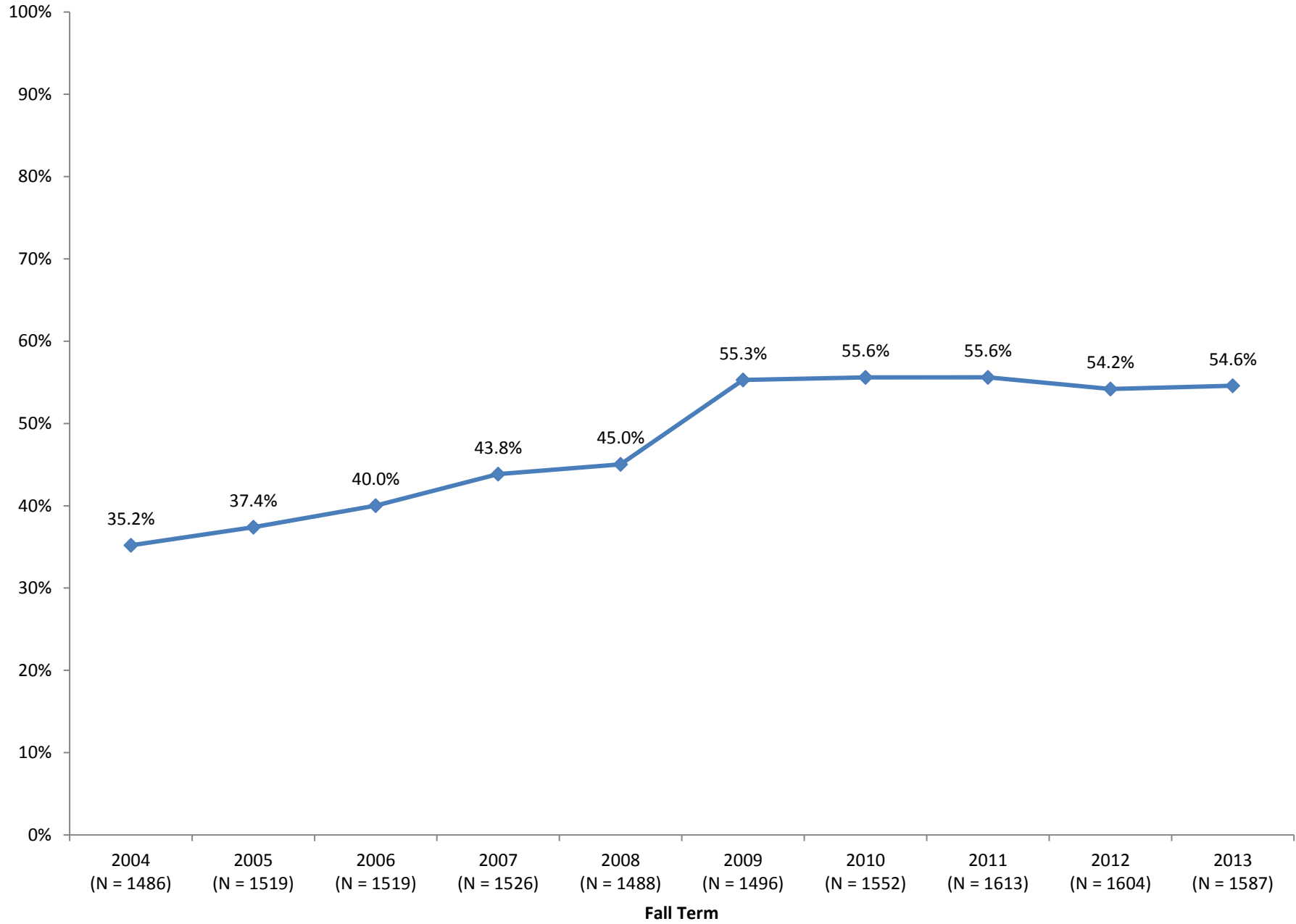
Married; no child(ren)			
	N	Mean	Median
2004	43	\$1,024	\$0
2005	57	\$1,062	\$0
2006	39	\$2,209	\$80
2007	45	\$1,337	\$0
2008	44	\$1,246	\$0
2009	43	\$1,360	\$0
2010	39	\$1,493	\$0
2011	23	\$1,782	\$0
2012	36	\$557	\$0
2013	38	\$399	\$0

Married; no child(ren)			
	N	Mean	Median
2004	43	\$1,263	\$0
2005	57	\$1,267	\$0
2006	39	\$2,554	\$92
2007	45	\$1,502	\$0
2008	44	\$1,348	\$0
2009	43	\$1,477	\$0
2010	39	\$1,595	\$0
2011	23	\$1,845	\$0
2012	36	\$565	\$0
2013	38	\$399	\$0

24 years or older			
	N	Mean	Median
2004	50	\$116	\$0
2005	58	\$175	\$0
2006	60	\$453	\$0
2007	42	\$234	\$0
2008	38	\$828	\$0
2009	39	\$242	\$0
2010	54	\$337	\$0
2011	88	\$356	\$0
2012	98	\$243	\$0
2013	70	\$76	\$0

24 years or older			
	N	Mean	Median
2004	50	\$143	\$0
2005	58	\$209	\$0
2006	60	\$524	\$0
2007	42	\$263	\$0
2008	38	\$896	\$0
2009	39	\$263	\$0
2010	54	\$360	\$0
2011	88	\$369	\$0
2012	98	\$246	\$0
2013	70	\$76	\$0

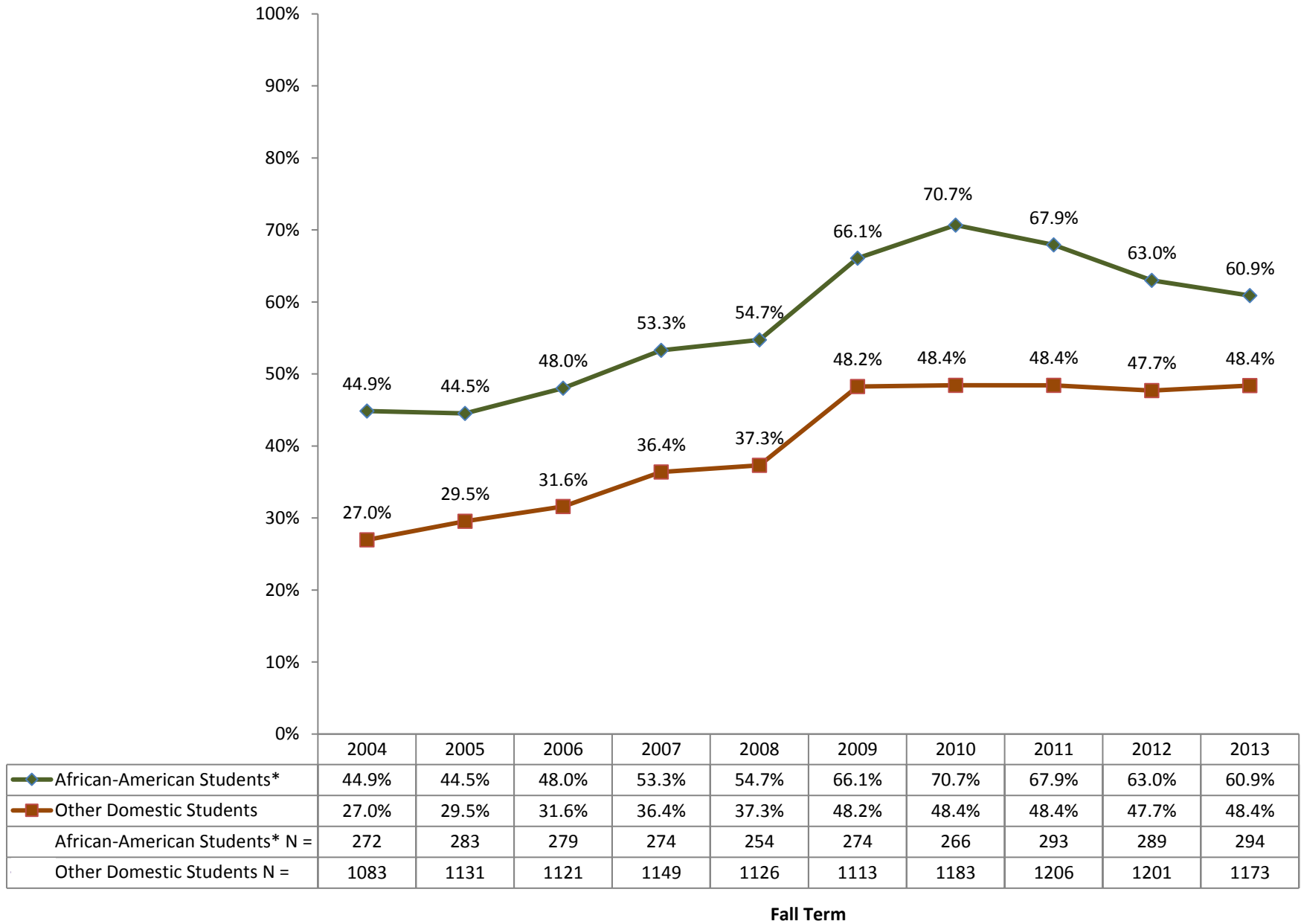
All Degree-Seeking Fall Enrollment: Percent of Degree-Seeking Fall Enrollment with an Expected Family Contribution (EFC) of \$0



NOTE: Includes all international students.

Compiled by the Office of Institutional Research and Assessment, August 2014

African American Students* Compared to All Other Domestic Students: Percent of Degree-Seeking Fall Enrollment with an Expected Family Contribution (EFC) of \$0



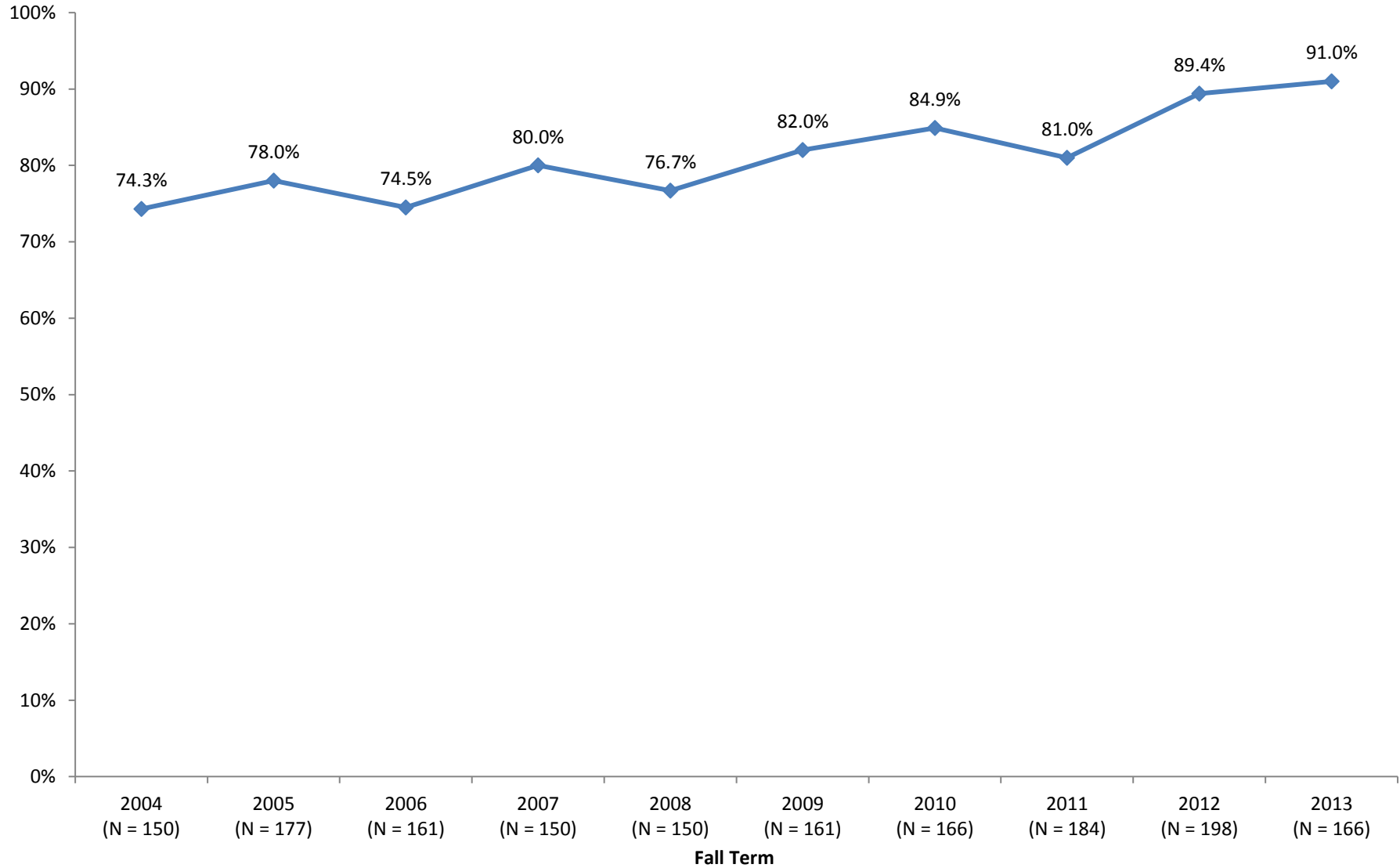
*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

NOTE: All international students (100%) have an EFC of \$0.

Compiled by the Office of Institutional Research and Assessment, August 2014

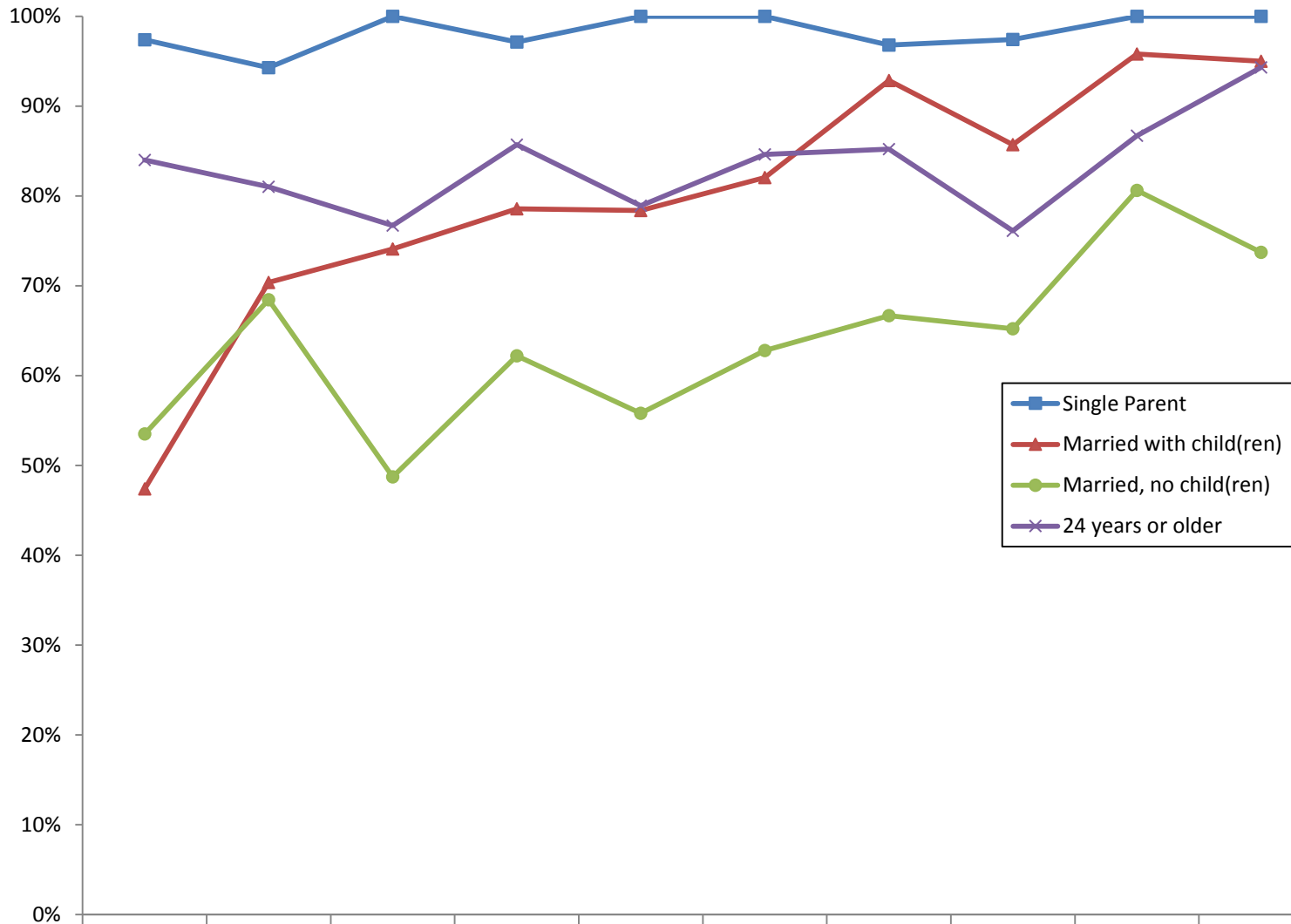
All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:

Percent of Non-Traditional Degree-Seeking Fall Enrollment with an Expected Family Contribution (EFC) of \$0



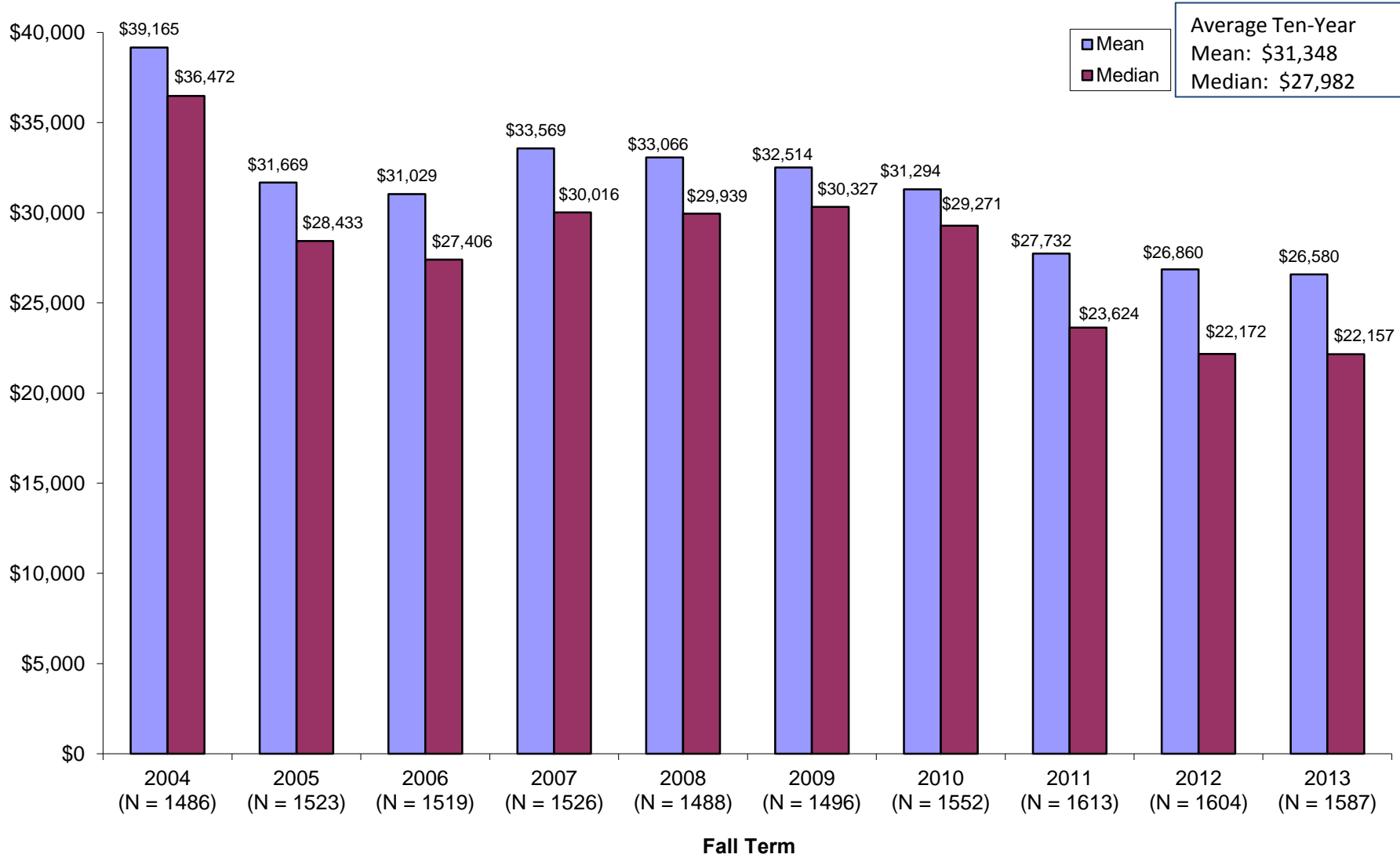
*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

**Non-Traditional Domestic Degree-Seeking Fall Enrollment by Categories:
Percent of Enrollment with an Expected Family Contribution (EFC) of \$0**



	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
■ Single Parent	97.4%	94.3%	100.0%	97.1%	100.0%	100.0%	96.8%	97.4%	100.0%	100.0%
▲ Married with child(ren)	47.4%	70.4%	74.1%	78.6%	78.4%	82.1%	92.9%	85.7%	95.8%	95.0%
● Married, no child(ren)	53.5%	68.4%	48.7%	62.2%	55.8%	62.8%	66.7%	65.2%	80.6%	73.7%
× 24 years or older	84.0%	81.0%	76.7%	85.7%	78.9%	84.6%	85.2%	76.1%	86.7%	94.3%

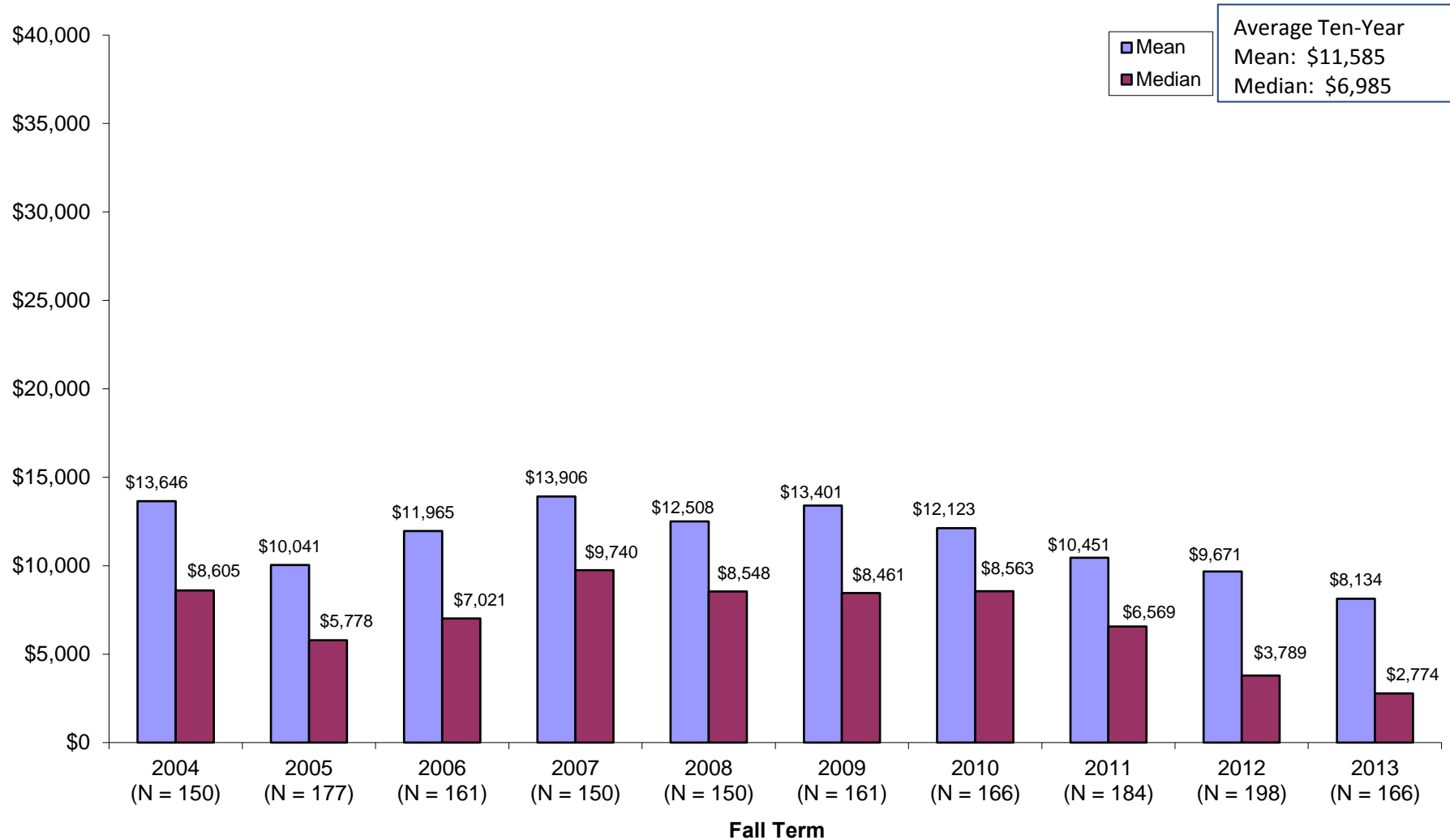
All Degree-Seeking Fall Enrollment: Average Family Income in 2013 Constant Dollars



NOTE: Includes international students and assumes they have a family income of \$0.

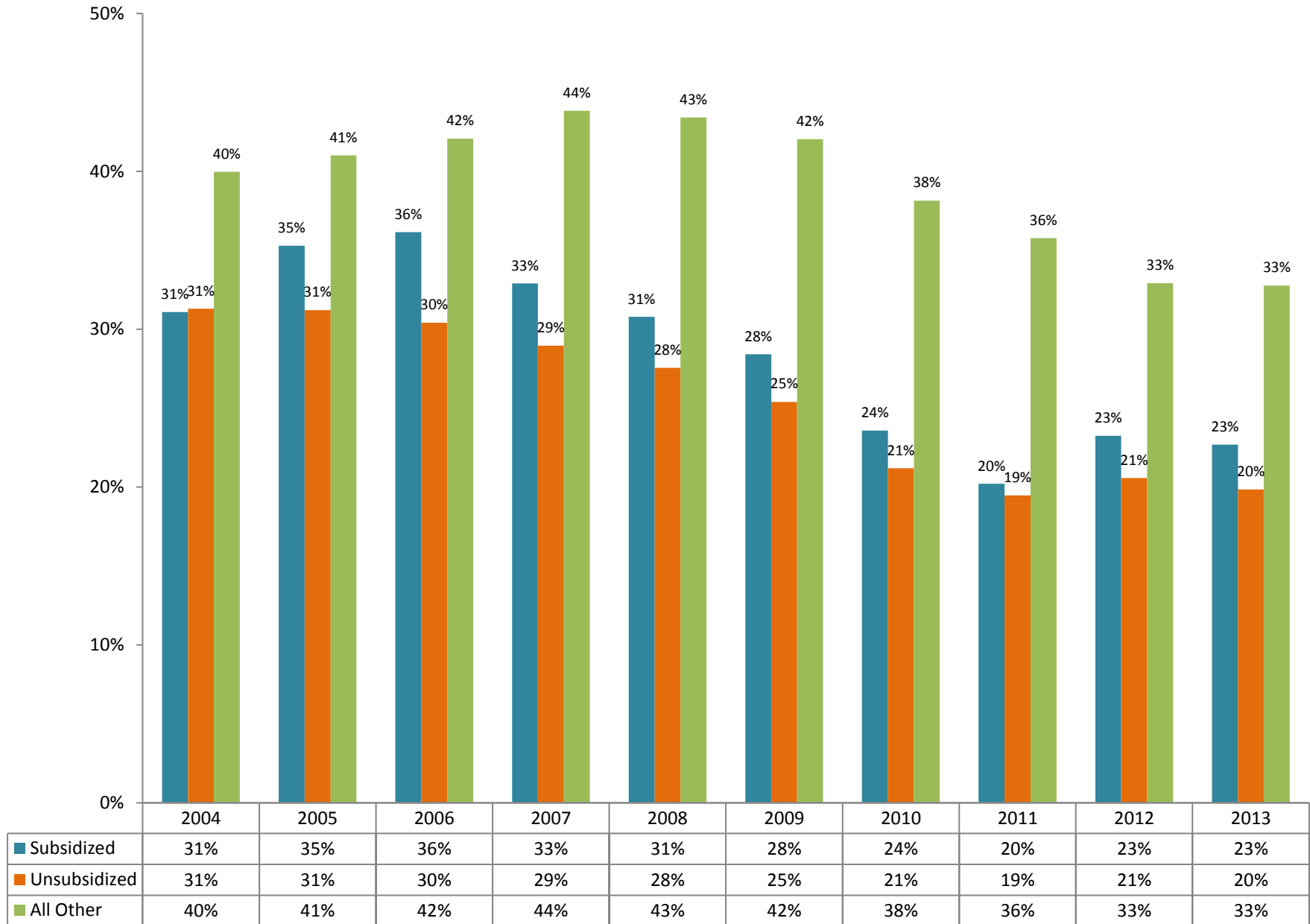
Compiled by the Office of Institutional Research and Assessment, August 2014

**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Family Income in 2013 Constant Dollars**



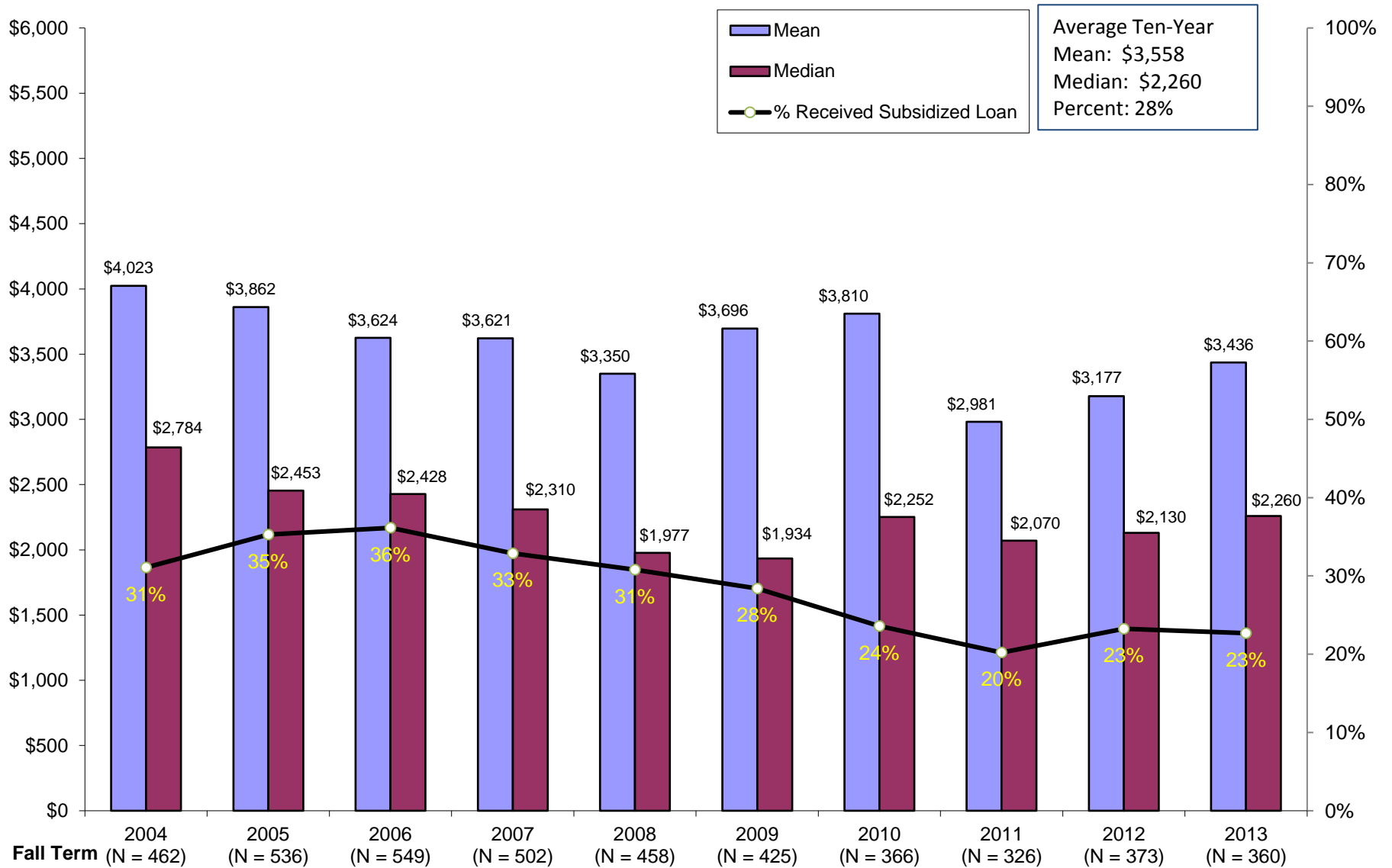
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Percentage of Degree-Seeking Fall Enrollment who Borrowed Money by Loan Type



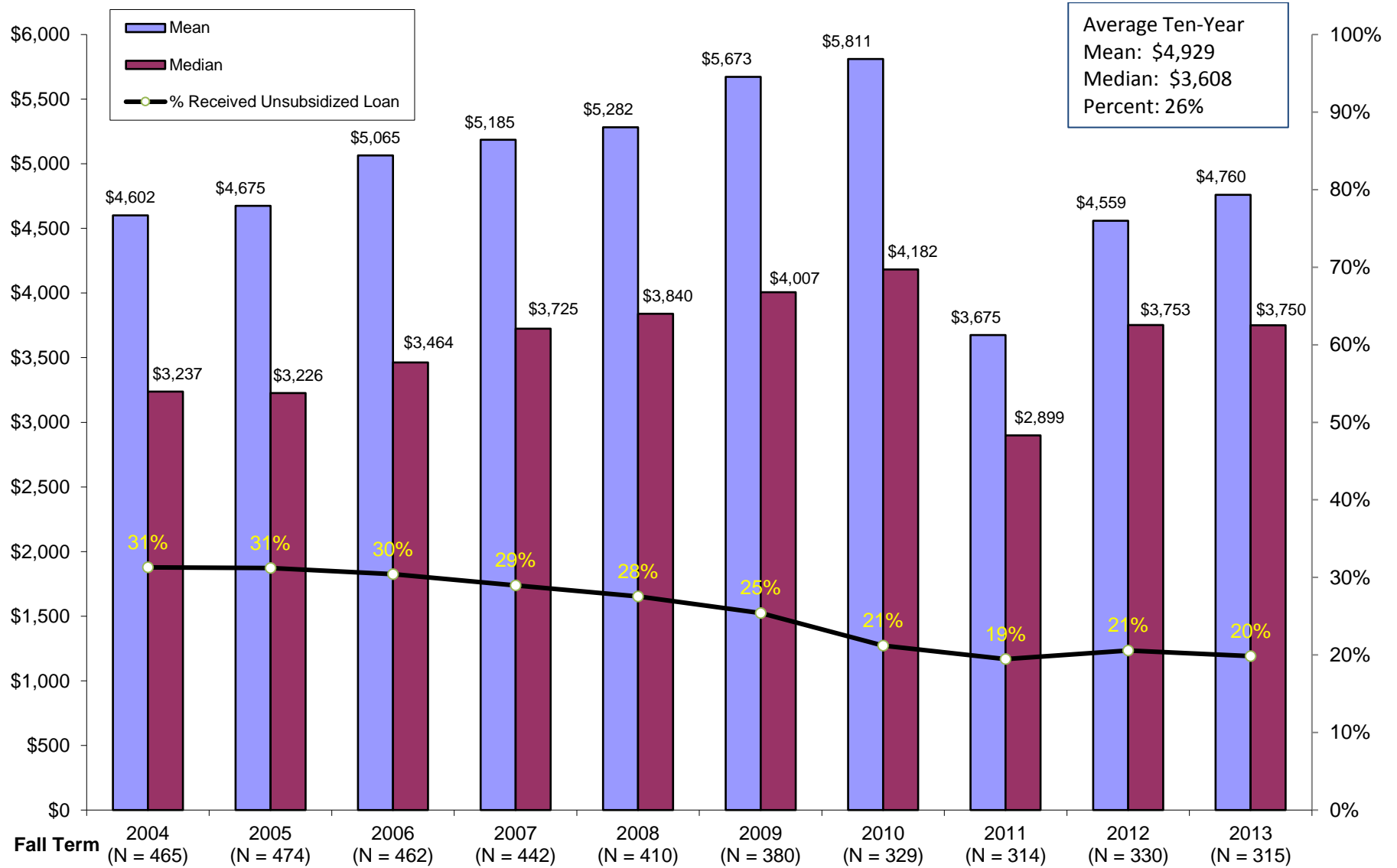
NOTE: Degree-Seeking Fall Enrollment Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

All Degree-Seeking Fall Enrollment: Average Direct Subsidized Loan Amount in 2013 Constant Dollars and Percentage of Fall Enrollment who were Given a Subsidized Loan



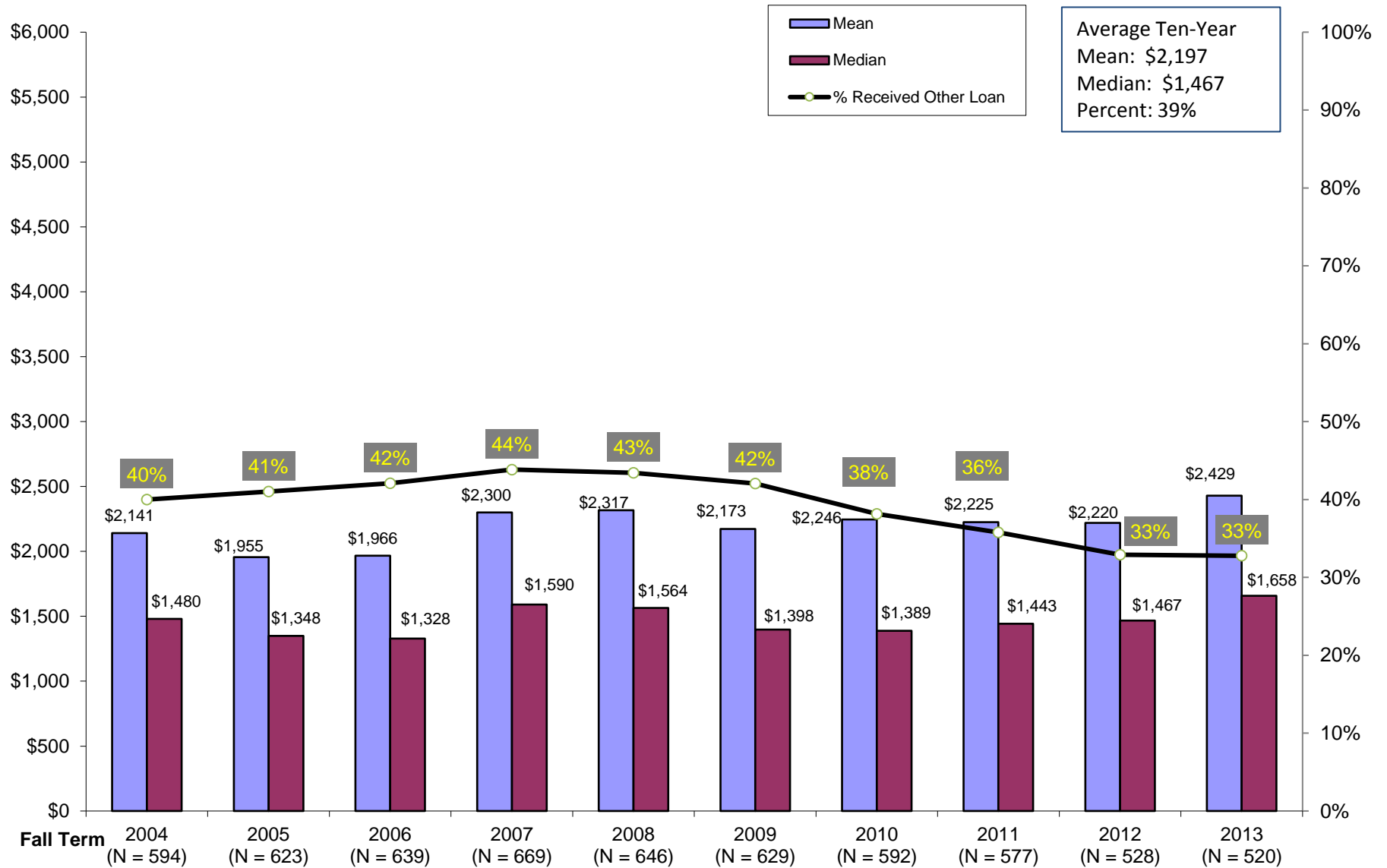
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

All Degree-Seeking Fall Enrollment: Average Direct Unsubsidized Loan Amount in 2013 Constant Dollars and Percentage of Fall Enrollment who were Given an Unsubsidized Loan



NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

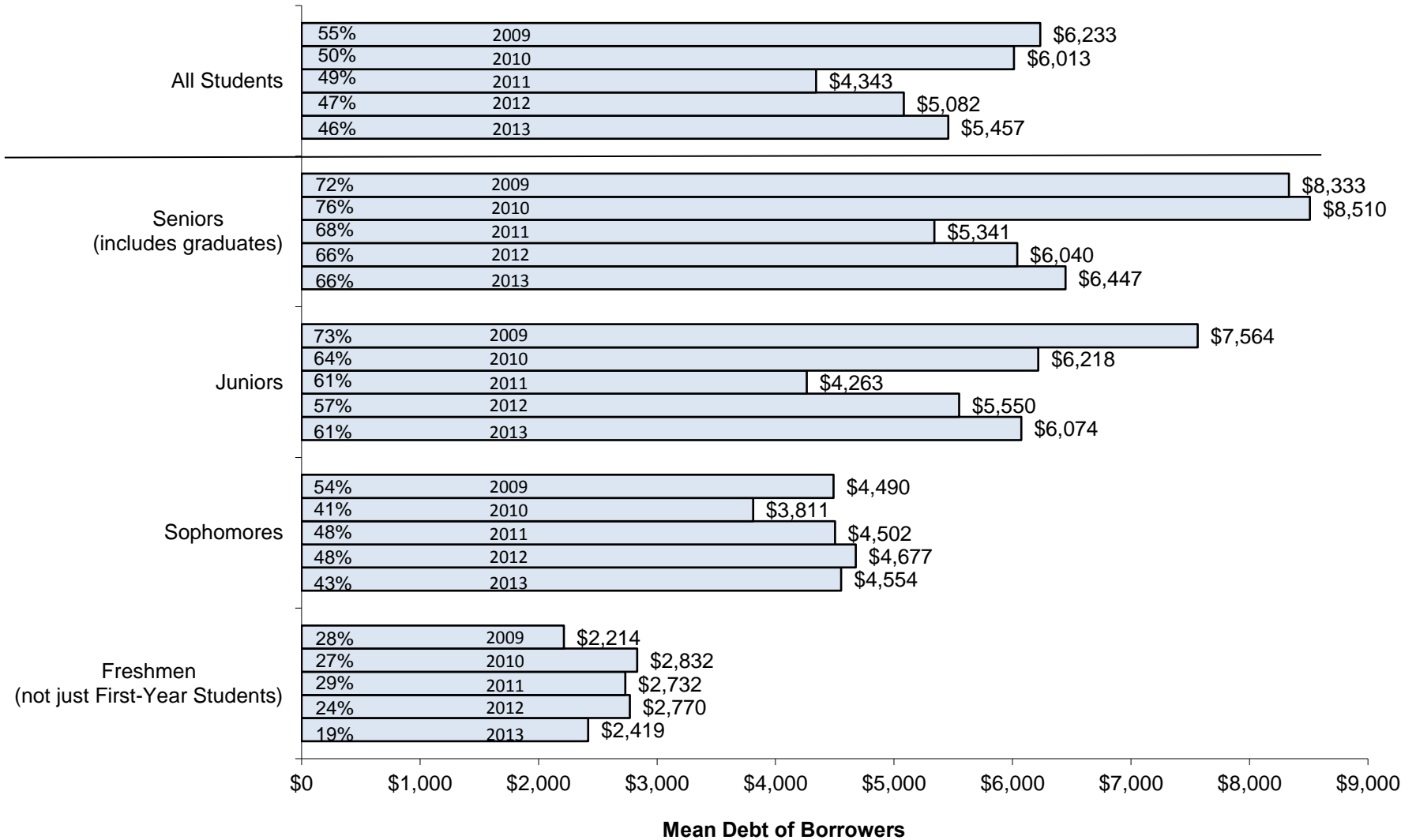
All Degree-Seeking Fall Enrollment: Average Other Loan Amount in 2013 Constant Dollars and Percentage of Fall Enrollment who were Given Other Loans



NOTE: Includes all loans other than Stafford and Unsubsidized loans. These other loans are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.

**All Degree-Seeking Fall Enrollment by Classification:
 Mean Debt in 2013 Constant Dollars
 (Based on only those with debt)**

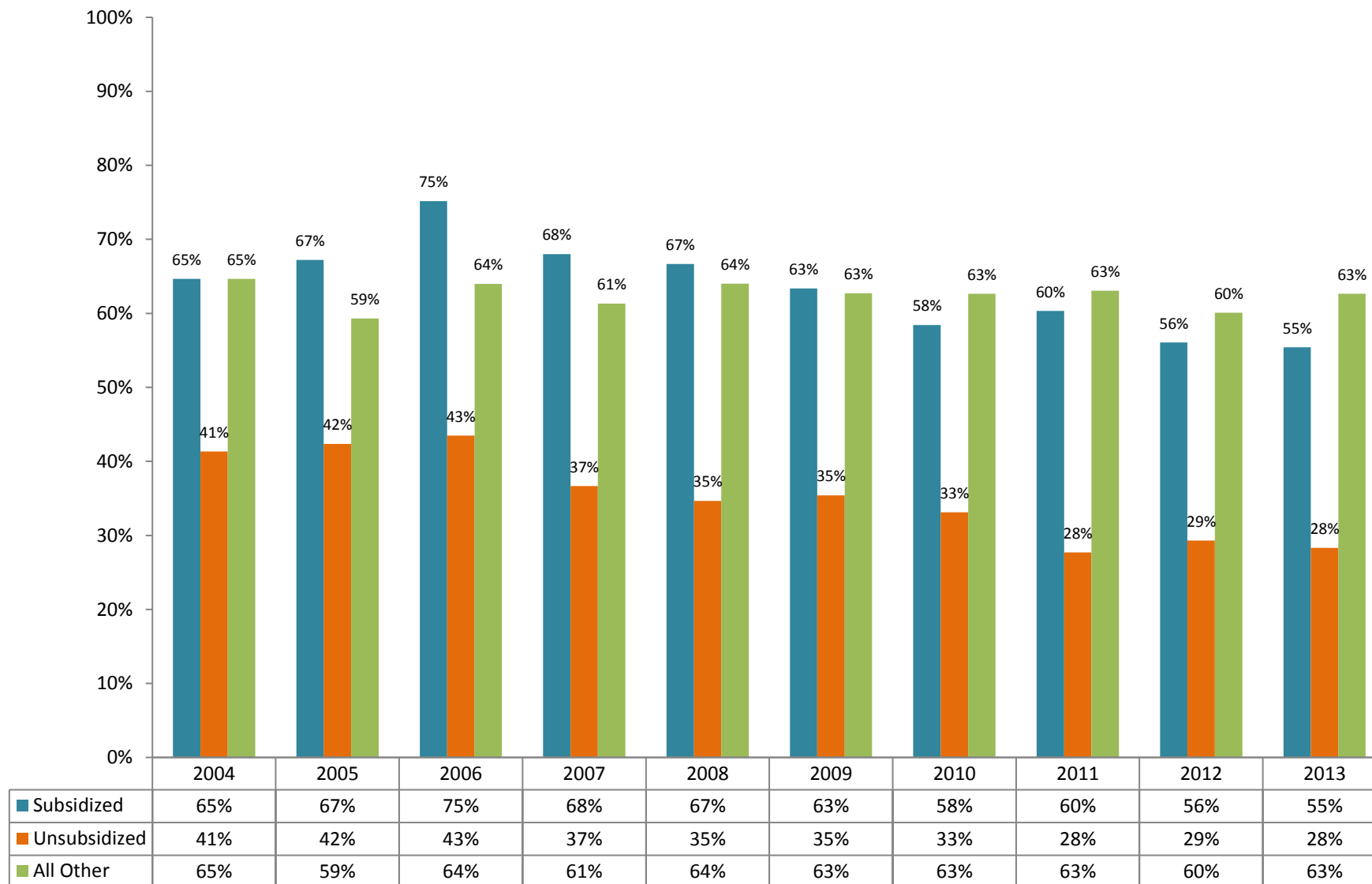
The percentages on the bars indicate the percent of students with debt.



NOTE: Includes international students.

Includes all loans (both subsidized and unsubsidized), parent, plus, and institutional loans.

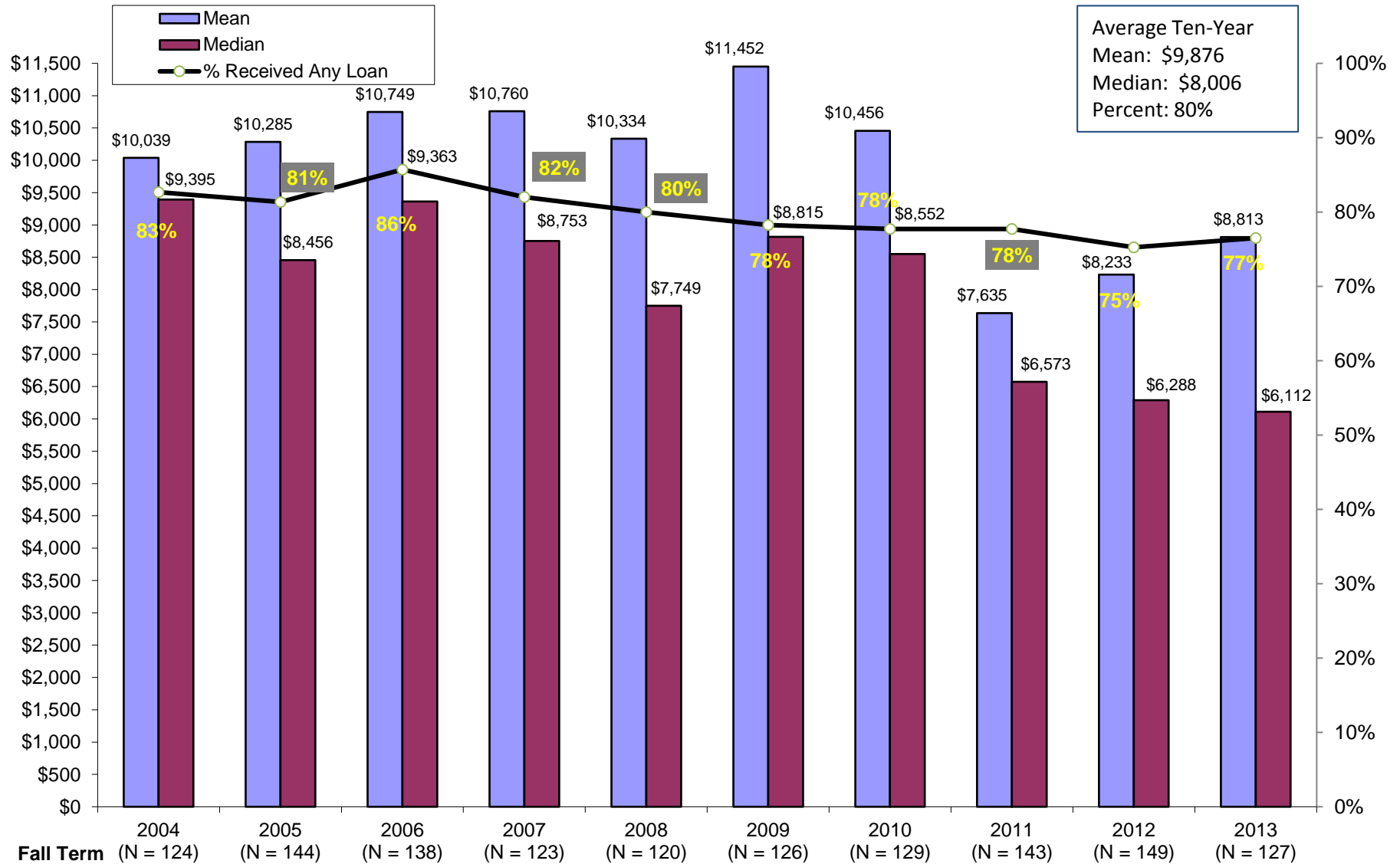
Percentage of **Non-Traditional*** Domestic Degree-Seeking Fall Enrollment who Borrowed Money by Loan Type



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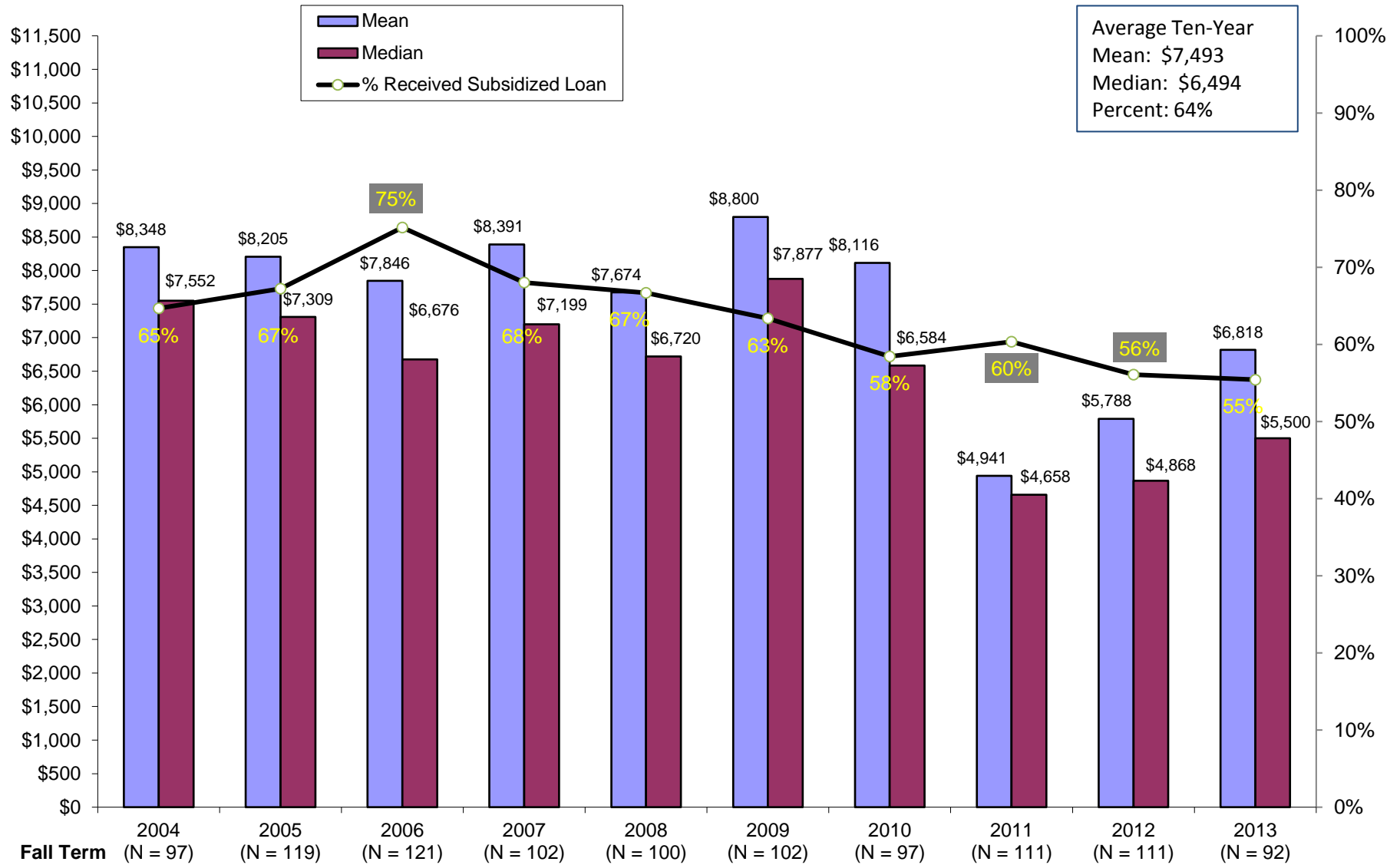
NOTE: Degree-Seeking Fall Enrollment Non-Traditional Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

All **Non-Traditional*** Domestic Degree-Seeking Fall Enrollment: Average Loan Amount of Borrowers in 2013 Constant Dollars and Percentage of Non-Traditional Fall Enrollment who were Given a Loan



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All **Non-Traditional*** Domestic Degree-Seeking Fall Enrollment: Average Direct Subsidized Loan Amount in 2013 Constant Dollars and Percentage of Non-Traditional Fall Enrollment who were Given a Subsidized Loan

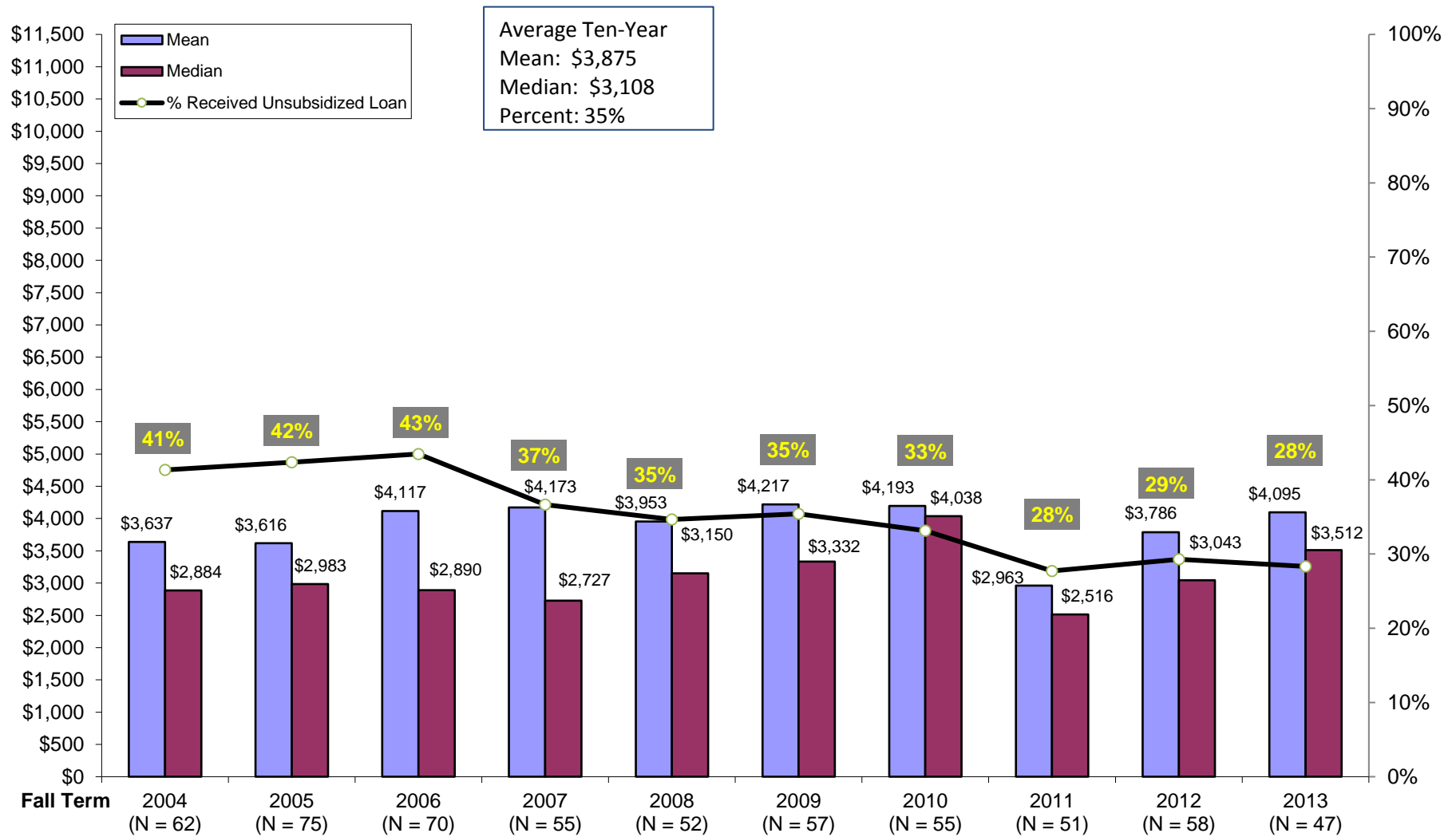


Average Ten-Year
Mean: \$7,493
Median: \$6,494
Percent: 64%

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NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons.

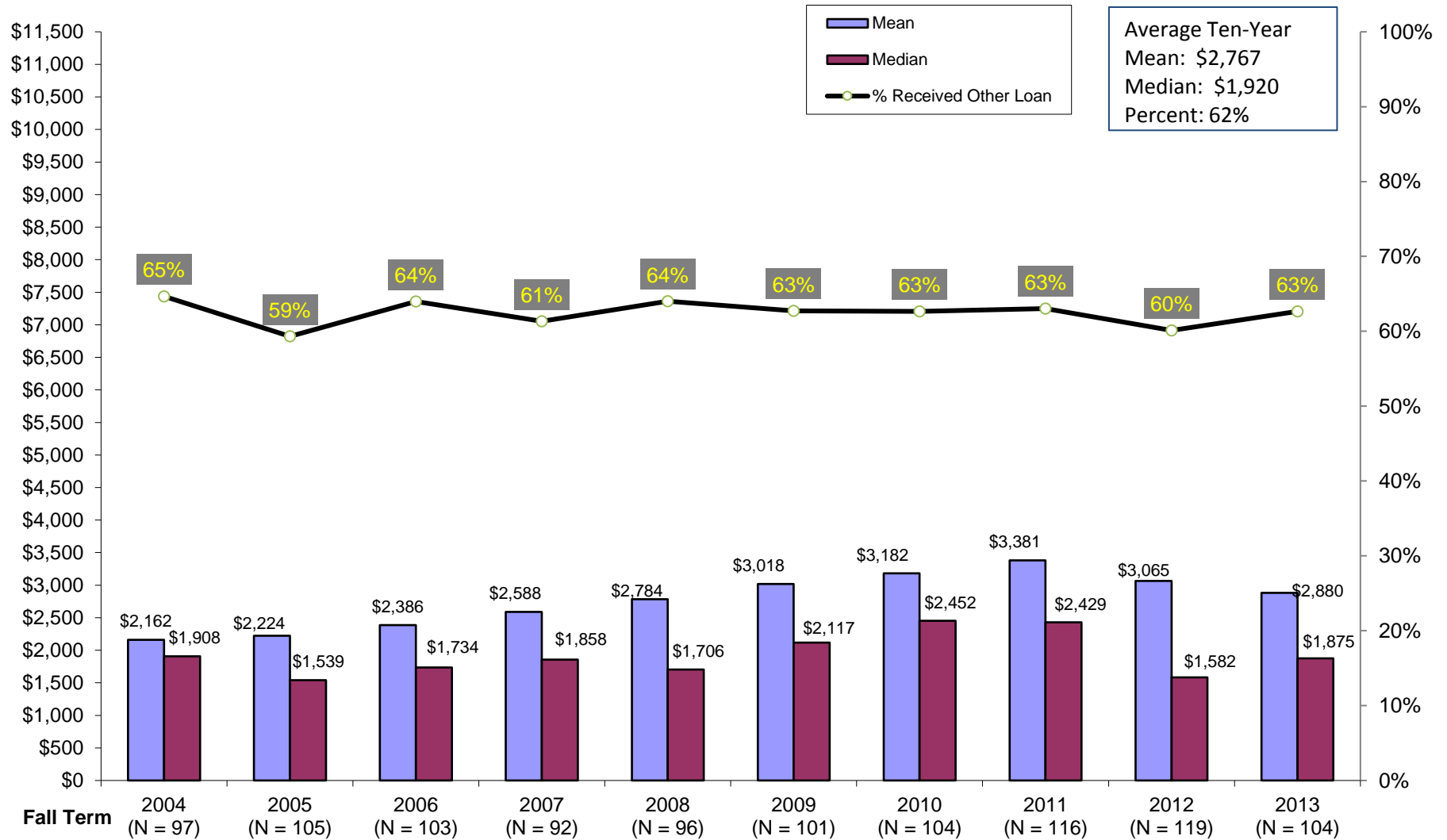
**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Direct Unsubsidized Loan Amount in 2013 Constant Dollars and
Percentage of Non-Trad Fall Enrollment who were Given an Unsubsidized Loan**



*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

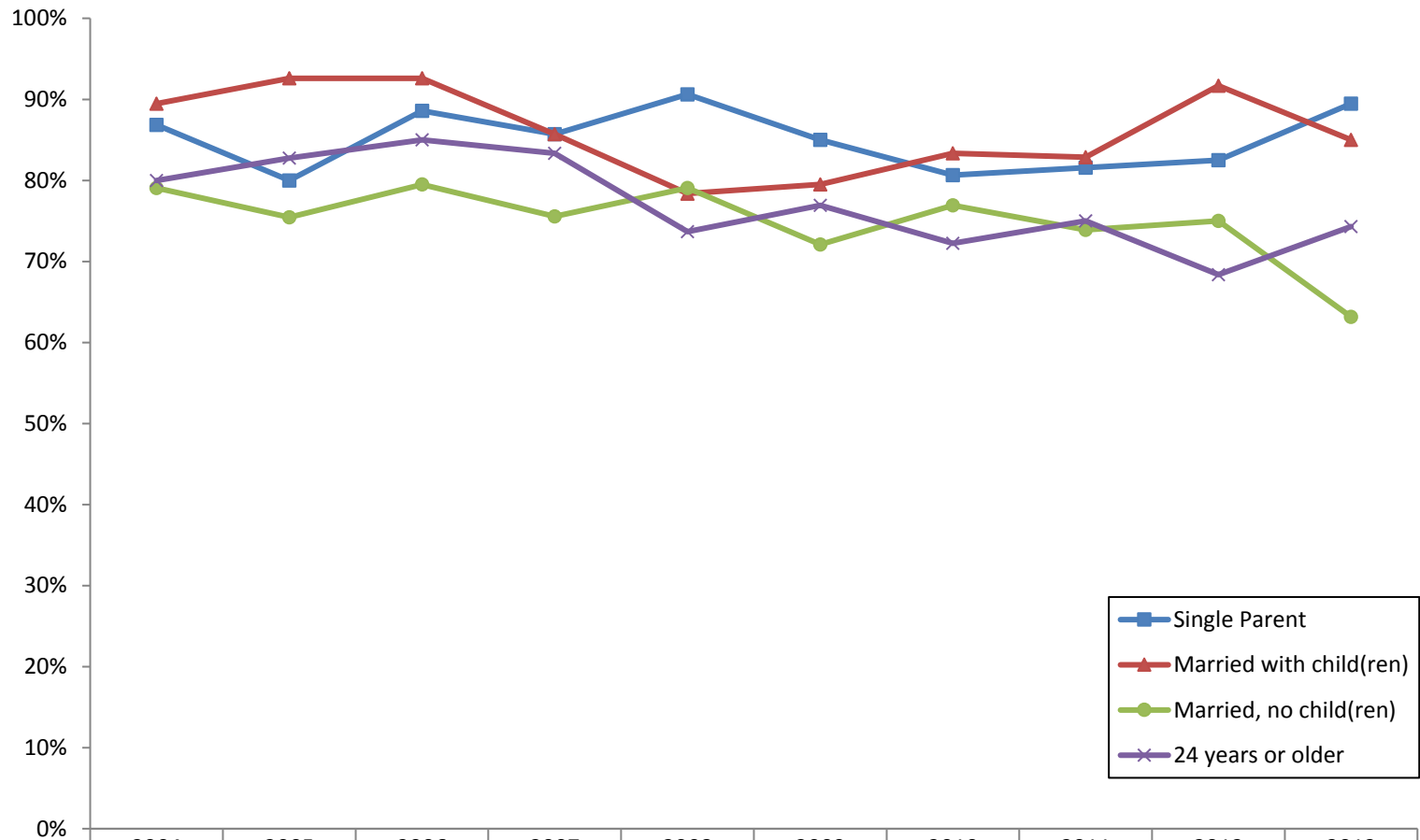
**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Other Loan Amount in 2013 Constant Dollars and
Percentage of Non-Traditional Fall Enrollment who were Given Other Loans**



Average Ten-Year
Mean: \$2,767
Median: \$1,920
Percent: 62%

*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

NOTE: Includes all loans other than stafford and unsubsidized. There are used for students to help meet basic expenses.

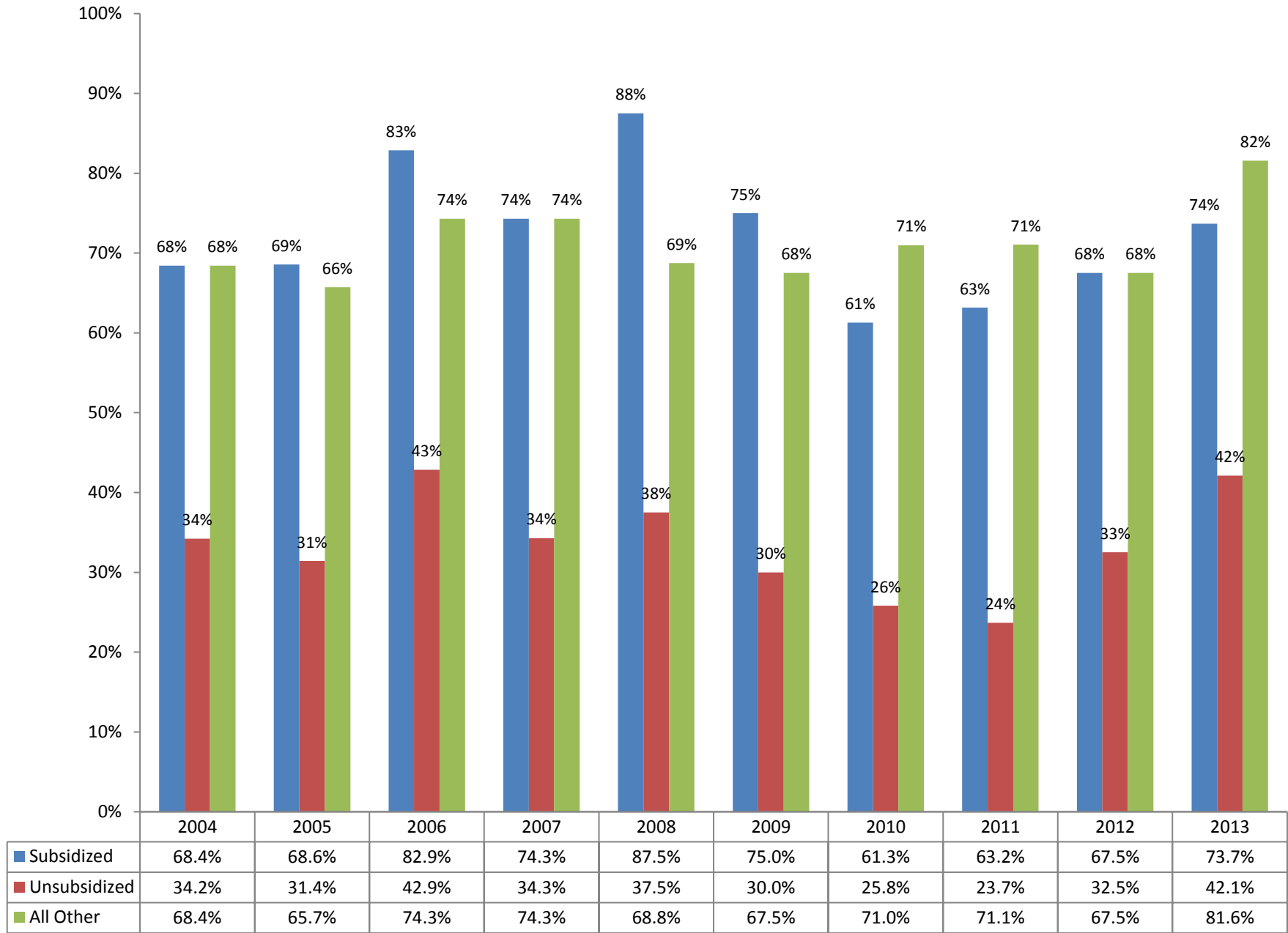


	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Single Parent	86.8%	80.0%	88.6%	85.7%	90.6%	85.0%	80.6%	81.6%	82.5%	89.5%
Married with child(ren)	89.5%	92.6%	92.6%	85.7%	78.4%	79.5%	83.3%	82.9%	91.7%	85.0%
Married, no child(ren)	79.1%	75.4%	79.5%	75.6%	79.1%	72.1%	76.9%	73.9%	75.0%	63.2%
24 years or older	80.0%	82.8%	85.0%	83.3%	73.7%	76.9%	72.2%	75.0%	68.4%	74.3%

NOTES: A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

Students age 24 or older but that meet the status for another category are included in that category (i.e., a 25 year old who is married is included only in the "Married, no child(ren)" category and not in the age category).

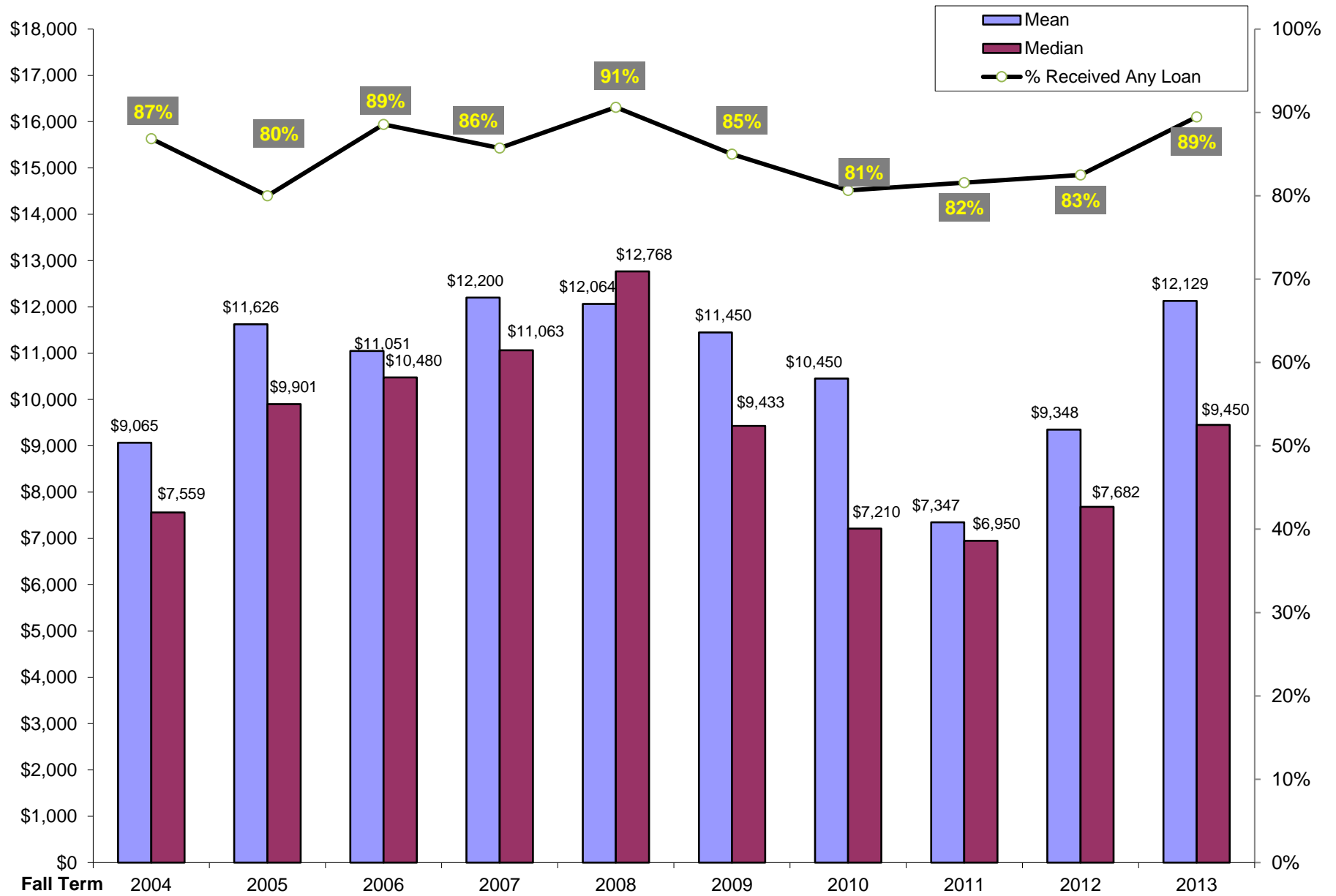
**Percent of Non-Traditional Domestic Degee-Seeking Fall Enrollent Students (Single Parent)
who Borrowed Money by Loan Type**



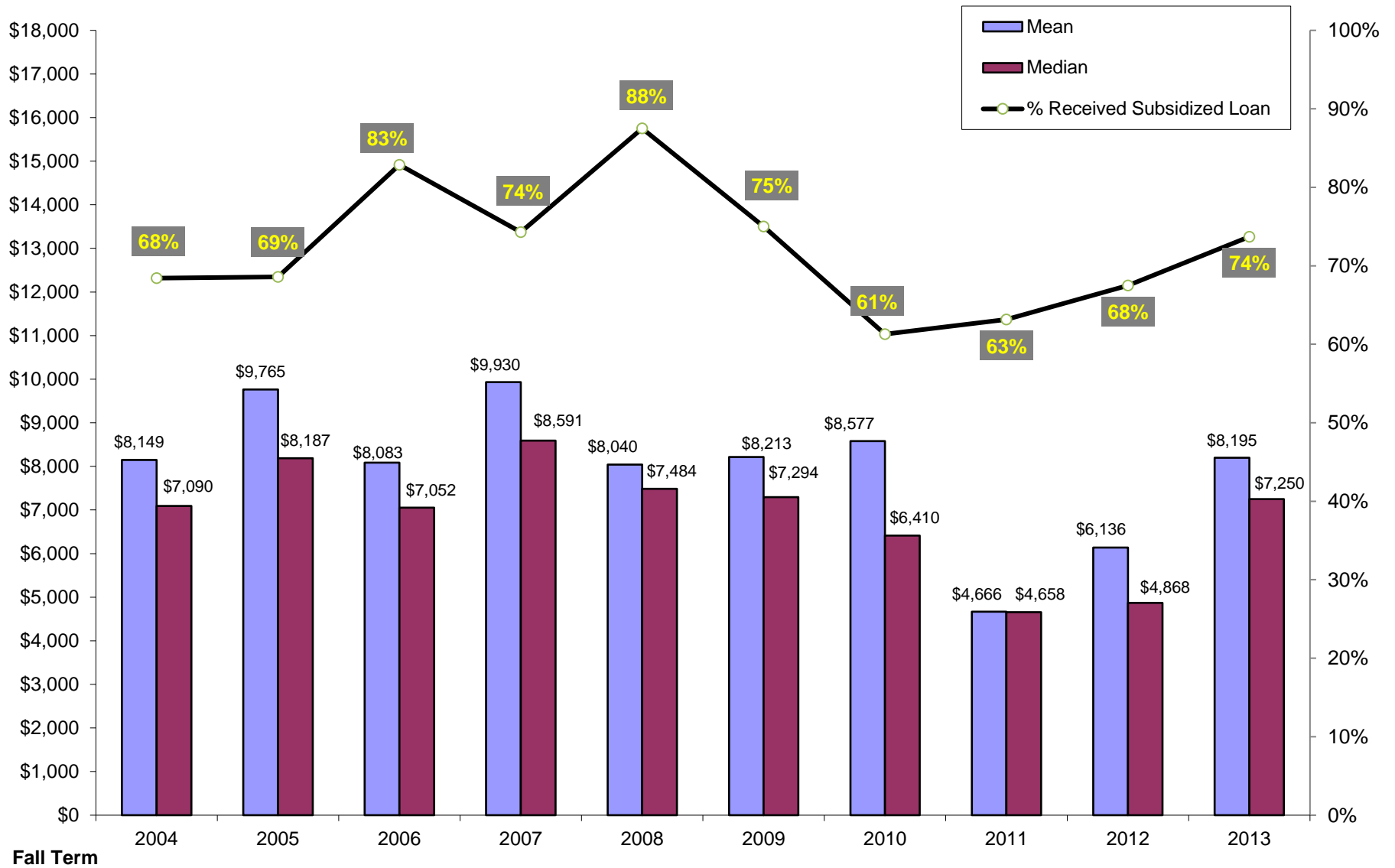
NOTE: Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

Compiled by the Office of Institutional Research and Assessment, August 2014

**Non-Traditional (Single Parent) Domestic Degree-Seeking Fall Enrollment:
Average Loan Amount of Borrowers in 2013 Constant Dollars and
Percentage of Students who were Given a Loan**

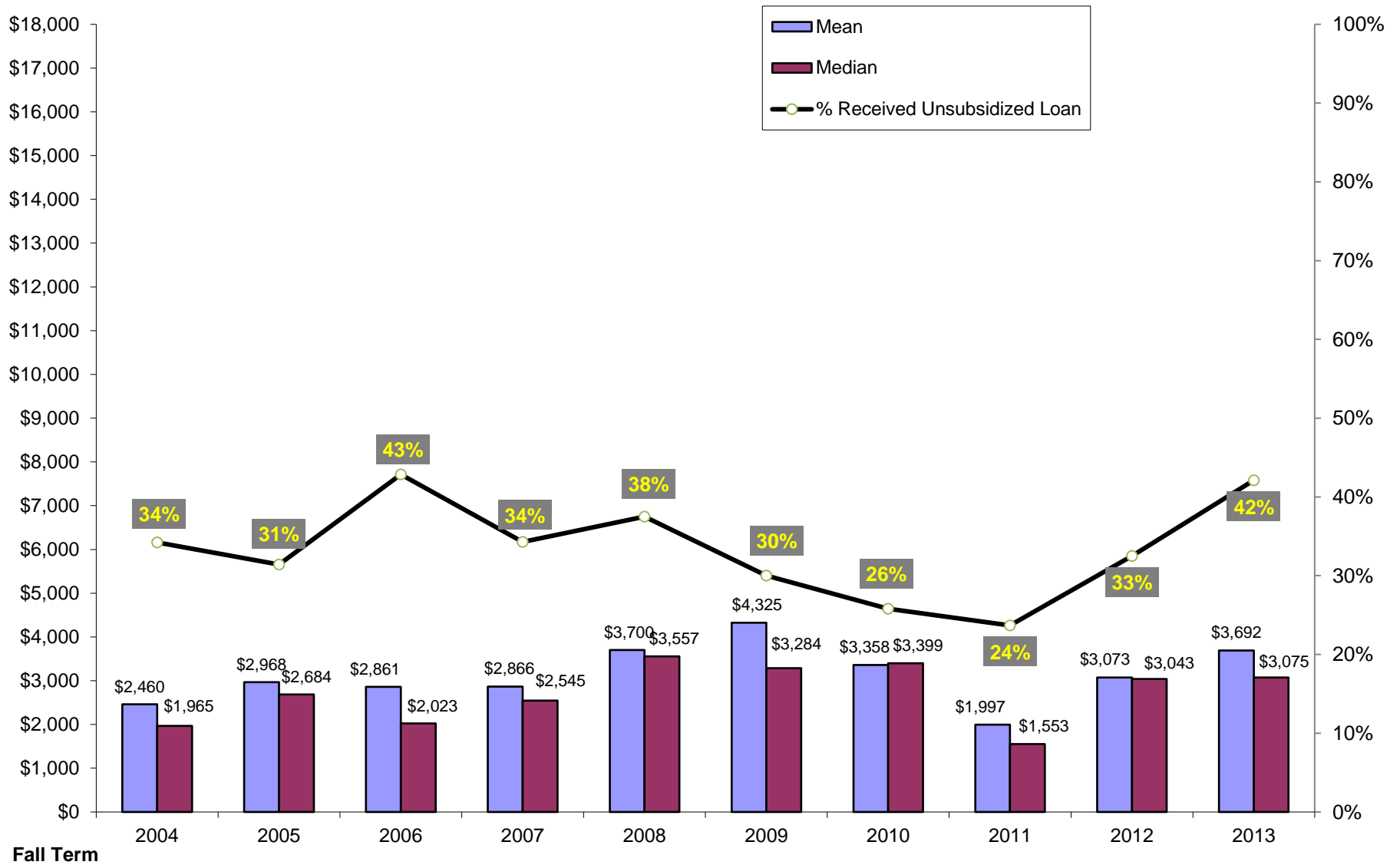


**Non-Traditional (Single Parent) Domestic Degree-Seeking Fall Enrollment:
Average Direct Subsidized Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given a Subsidized Loan**



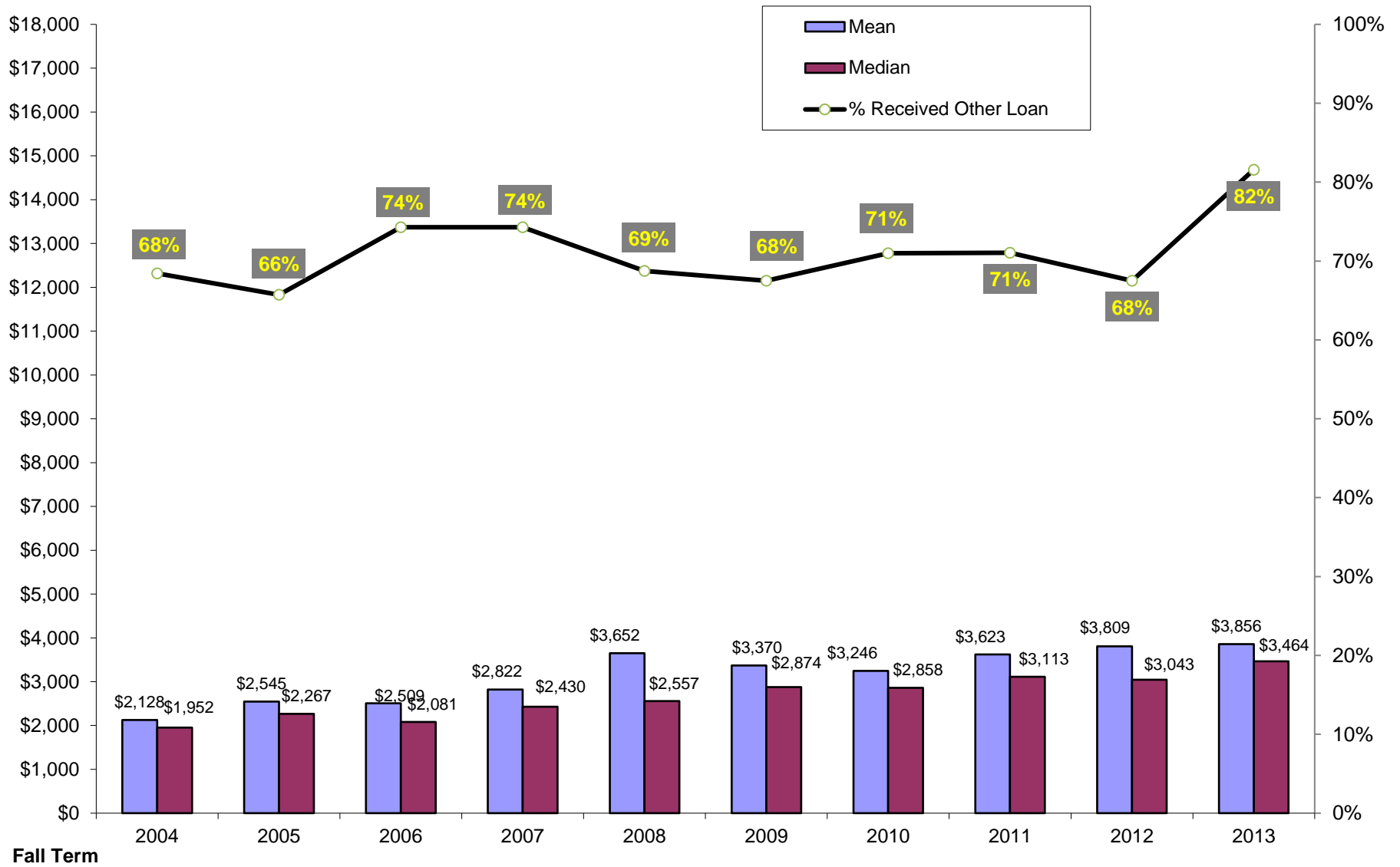
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

**Non-Traditional (Single Parent) Domestic Degree-Seeking Fall Enrollment:
Average Direct Unsubsidized Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given an Unsubsidized Loan**



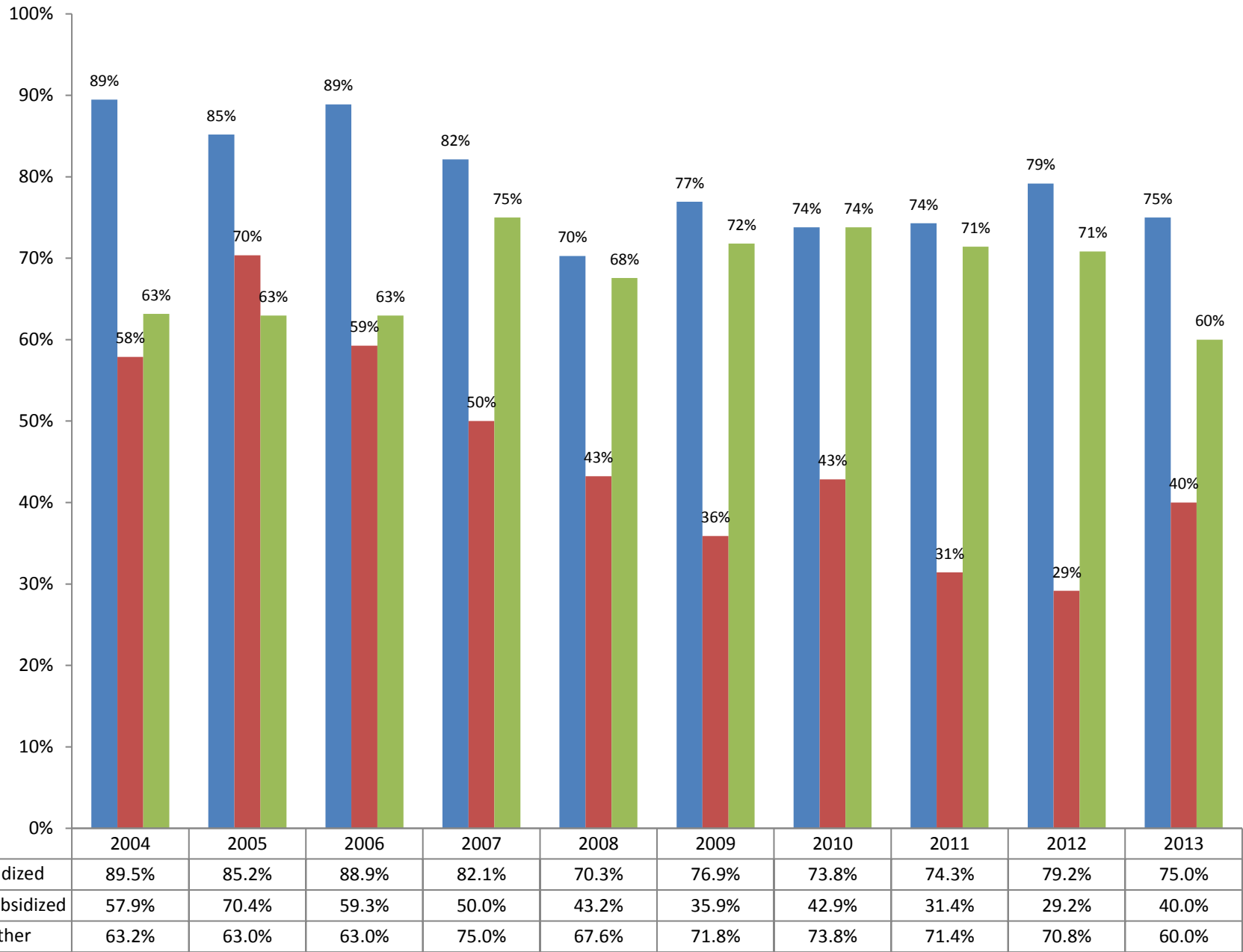
NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

**Non-Traditional (Single Parent) Domestic Degree-Seeking Fall Enrollment:
Average Other Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given Other Loans**



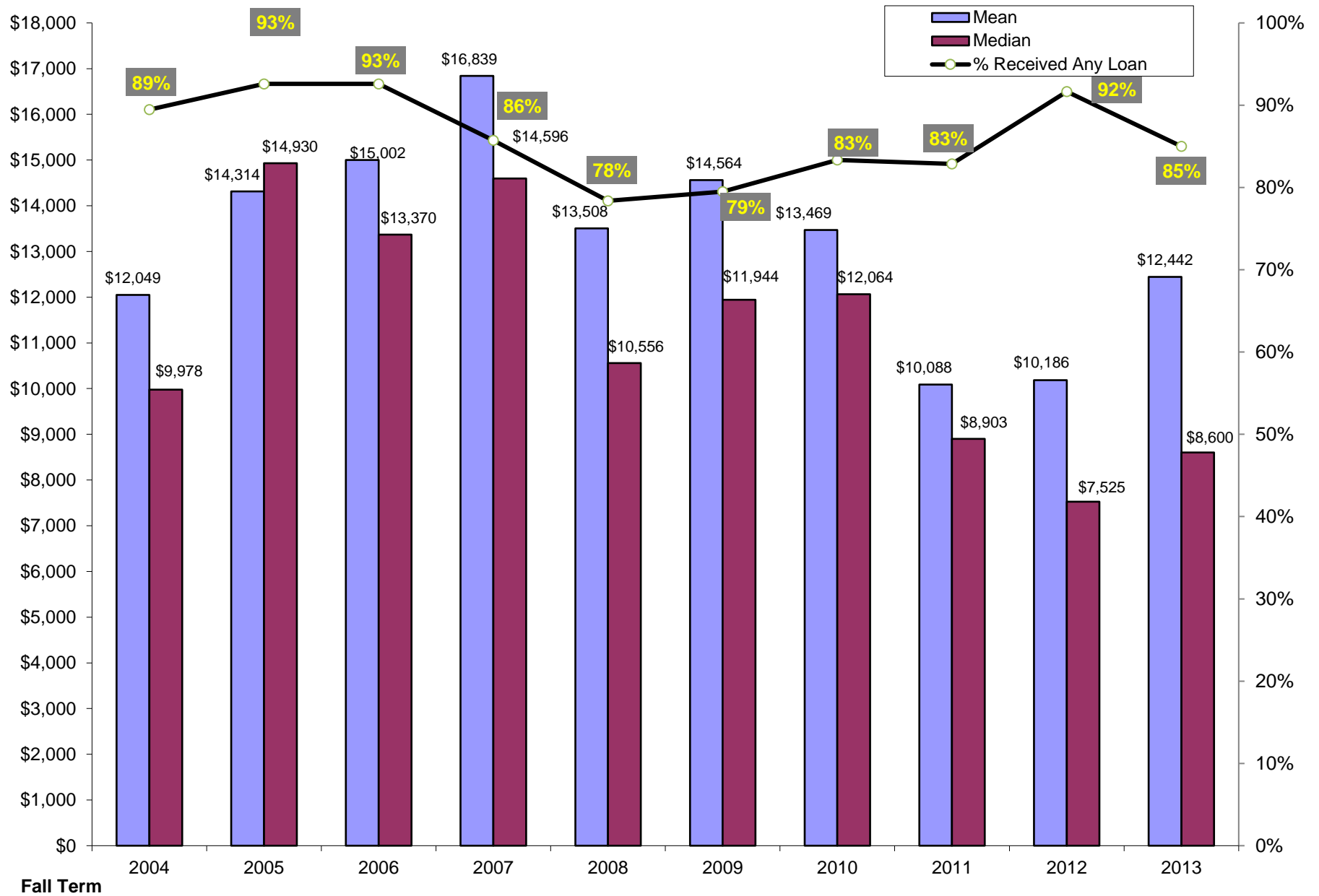
NOTE: Includes all loans other than Stafford and Unsubsidized loans. These other loans are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.

**Percent of Non-Traditional Domestic Degee-Seeking Fall Enrollent Students (Married with child(ren))
who Borrowed Money by Loan Type**

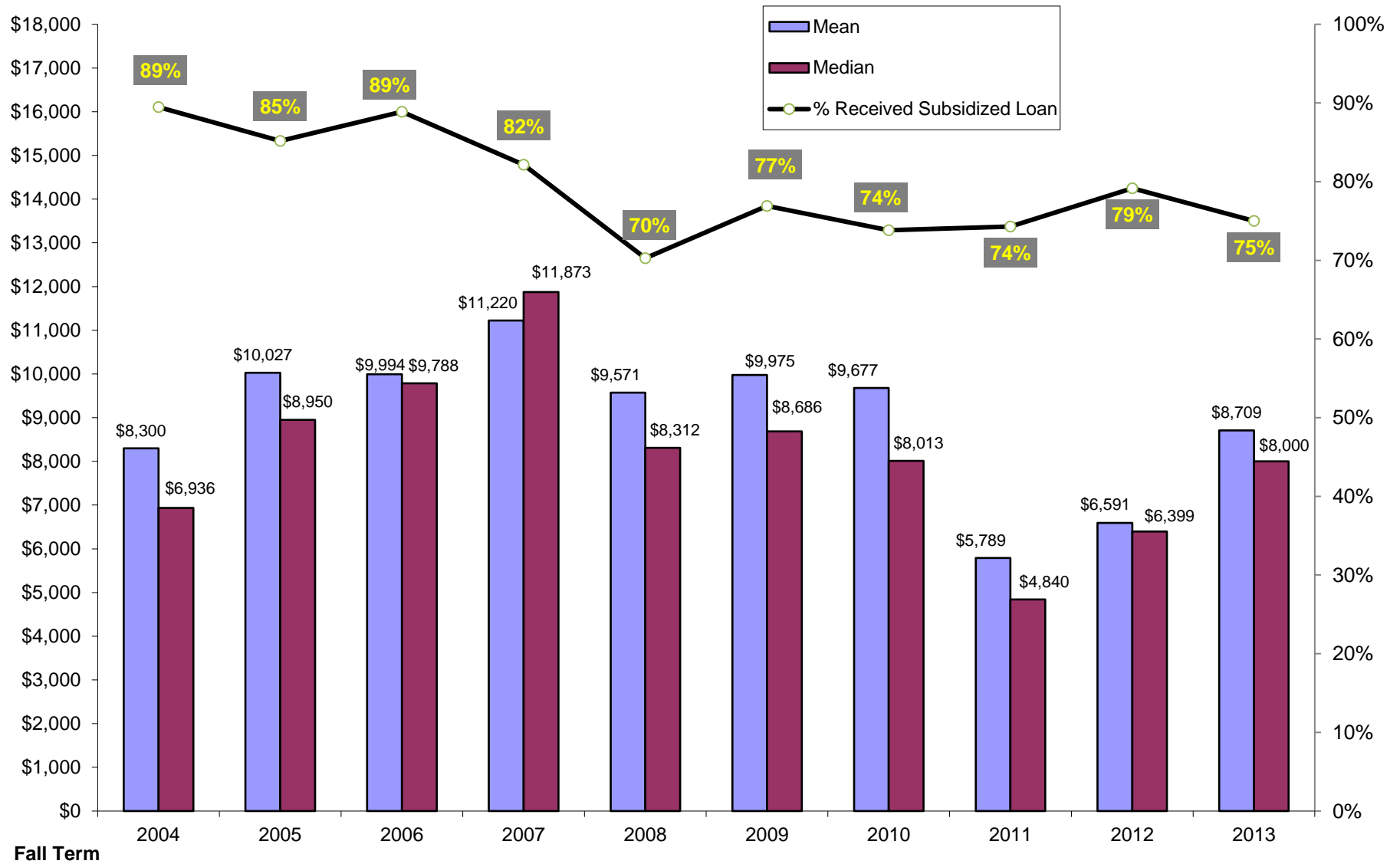


NOTE: Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

**Non-Traditional Domestic Degree-Seeking Fall Enrollment (Married with child/ren):
Average Loan Amount of Borrowers in 2013 Constant Dollars and
Percentage of Students who were Given a Loan**

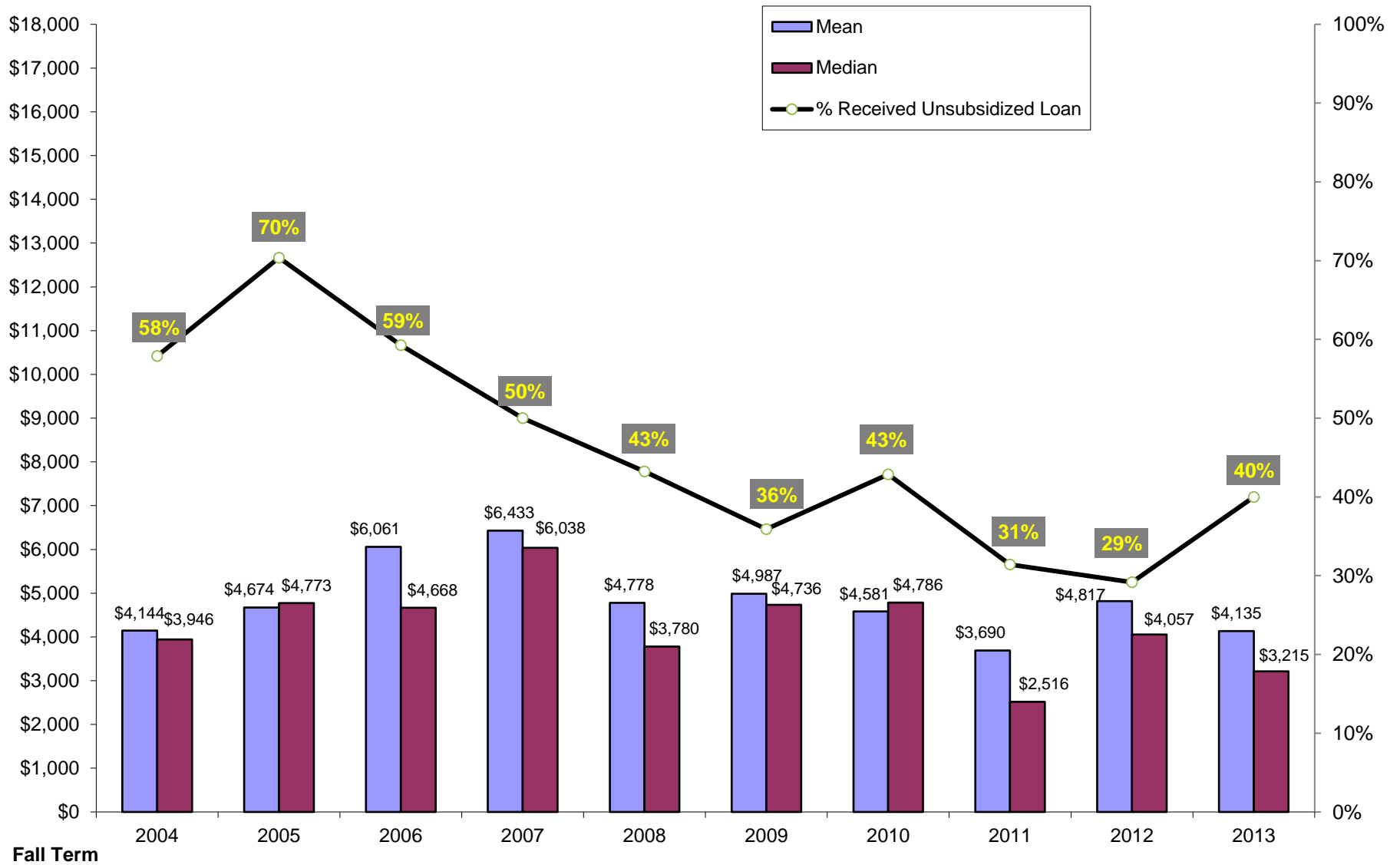


**Non-Traditional Degree-Seeking Fall Enrollment (Married with child/ren):
Average Direct Subsidized Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given a Subsidized Loan**



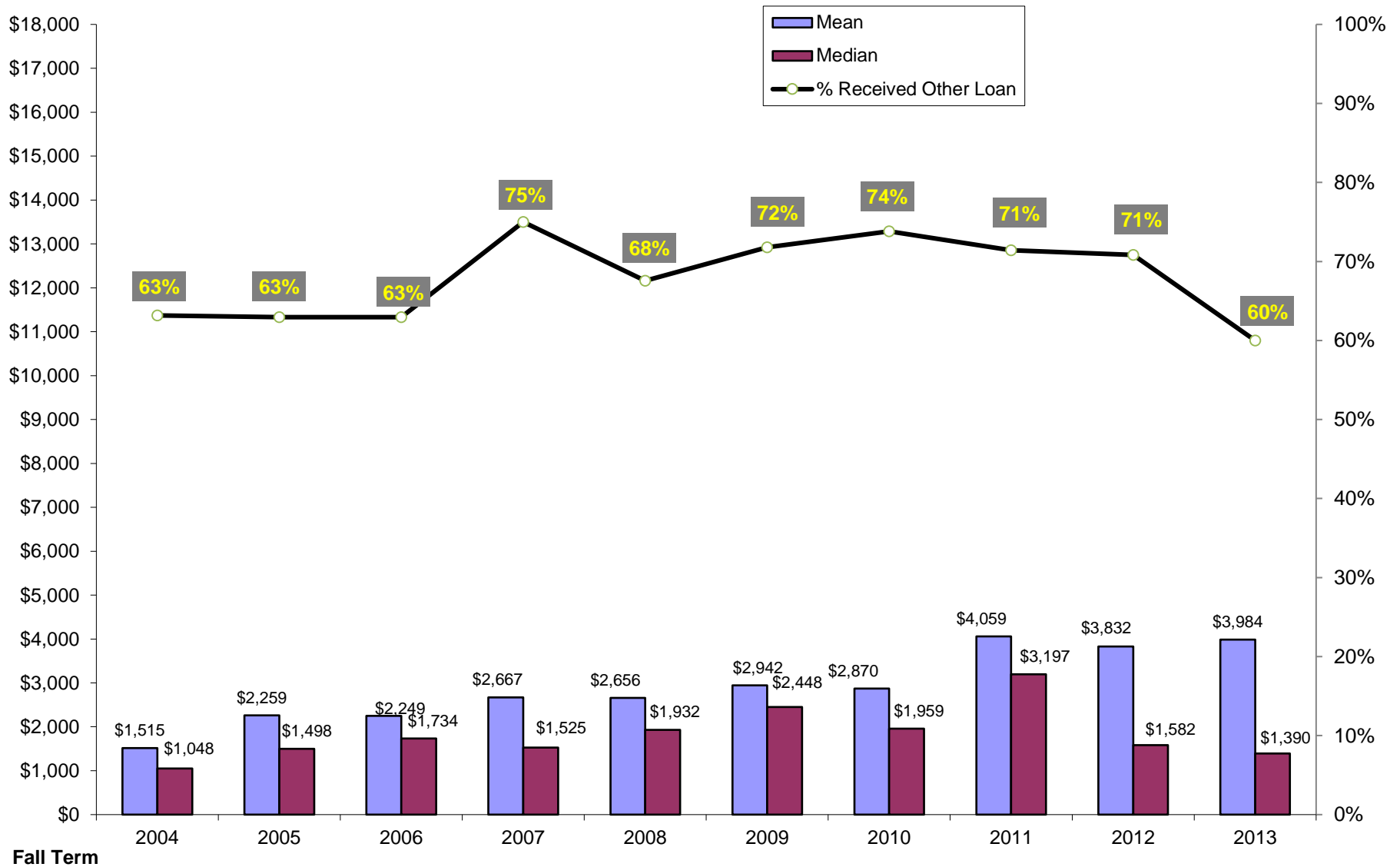
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

Non-Traditional Degree-Seeking Fall Enrollment (**Married with child/ren**): Average Direct Unsubsidized Loan Amount in 2013 Constant Dollars and Percentage of Students who were Given an Unsubsidized Loan



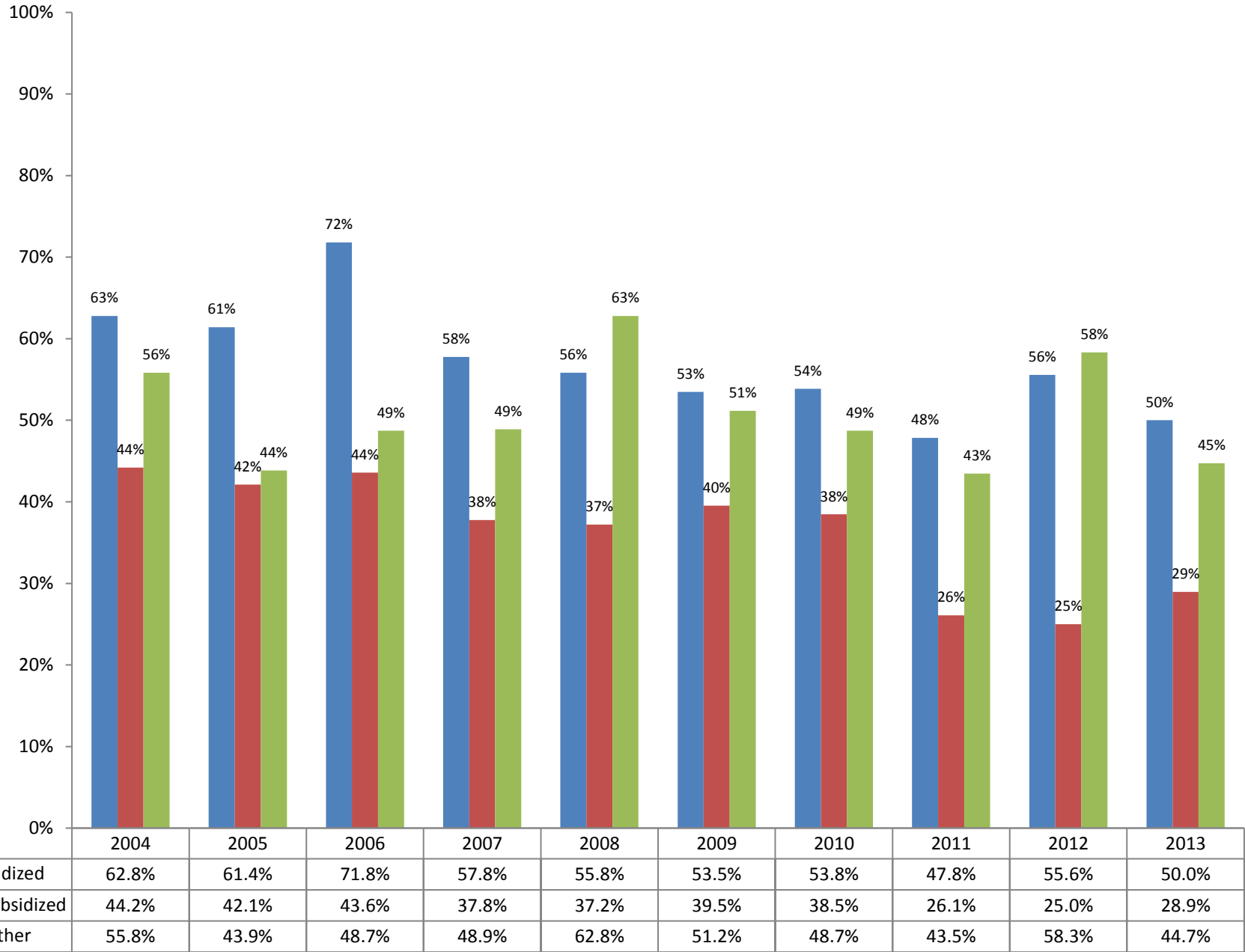
NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

**Non-Traditional Degree-Seeking Fall Enrollment (Married with child/ren):
Average Other Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given Other Loans**



NOTE: Includes all loans other than Stafford and Unsubsidized loans. These other loans are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.

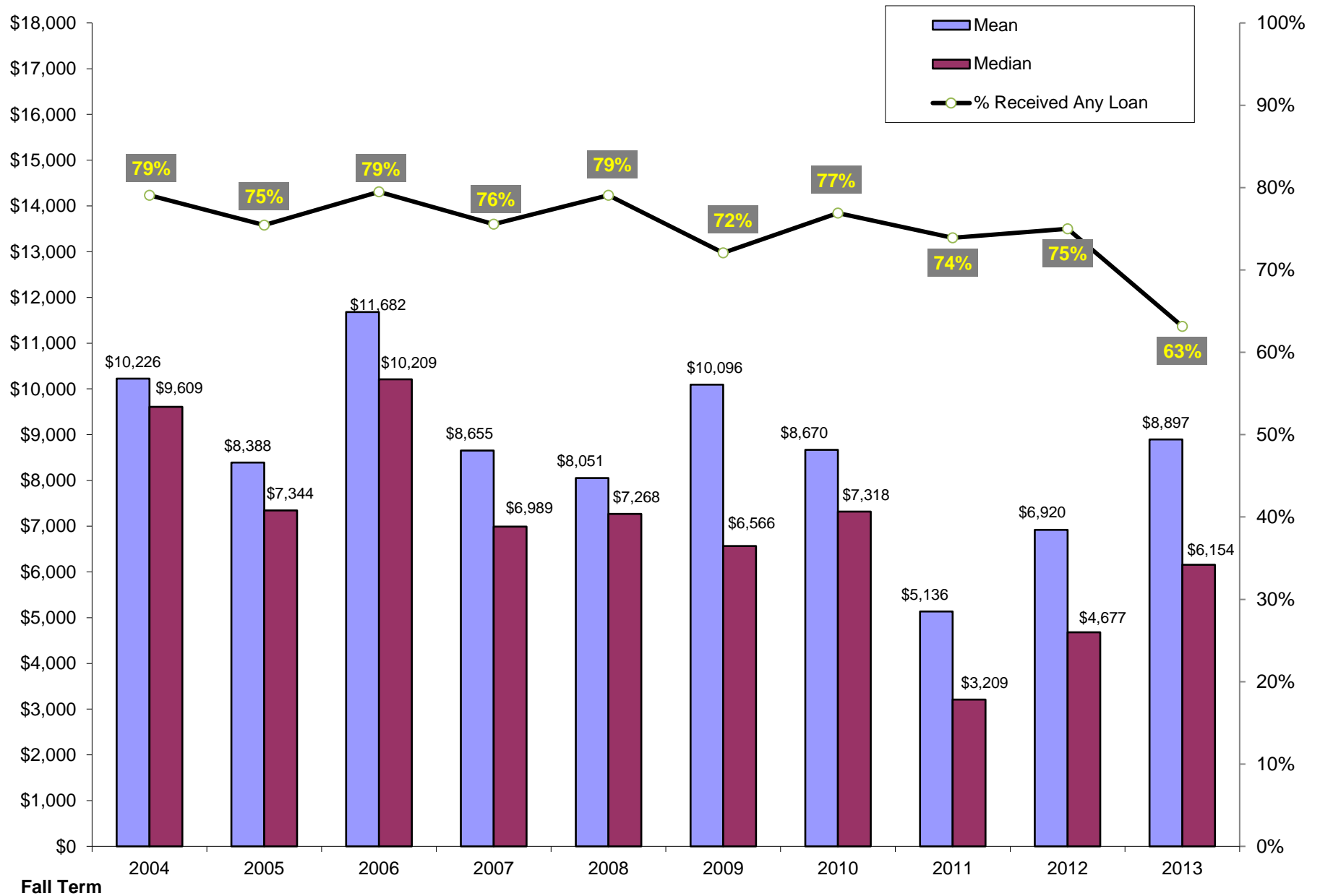
Percent of Non-Traditional Degee-Seeking Fall Enrollent Students (Married; no child/ren) who Borrowed Money by Loan Type



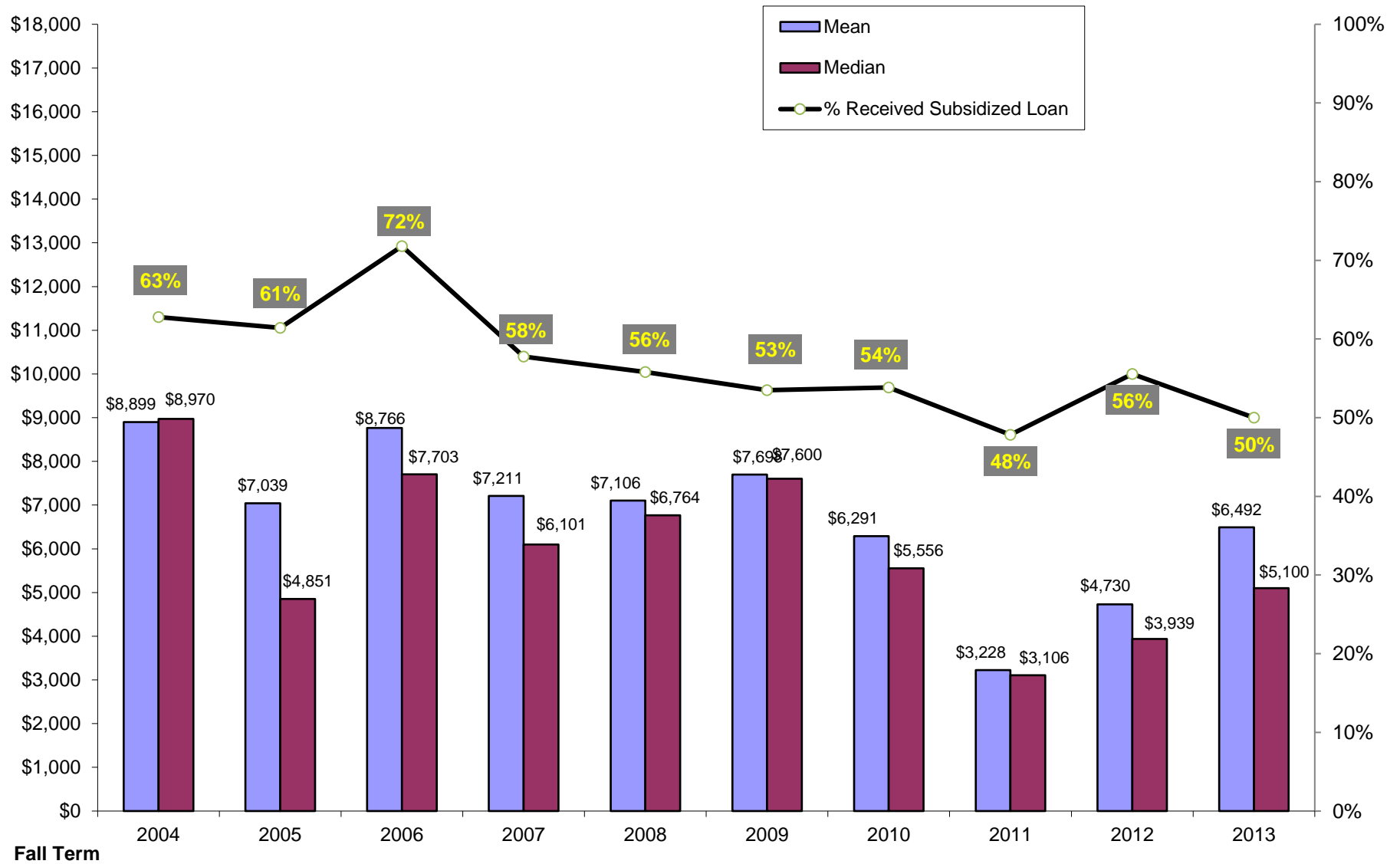
NOTE: Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

Compiled by the Office of Institutional Research and Assessment, February 2012

**Non-Traditional Degree-Seeking Fall Enrollment (Married; no child/ren):
Average Loan Amount of Borrowers in 2013 Constant Dollars and
Percentage of Students who were Given a Loan**

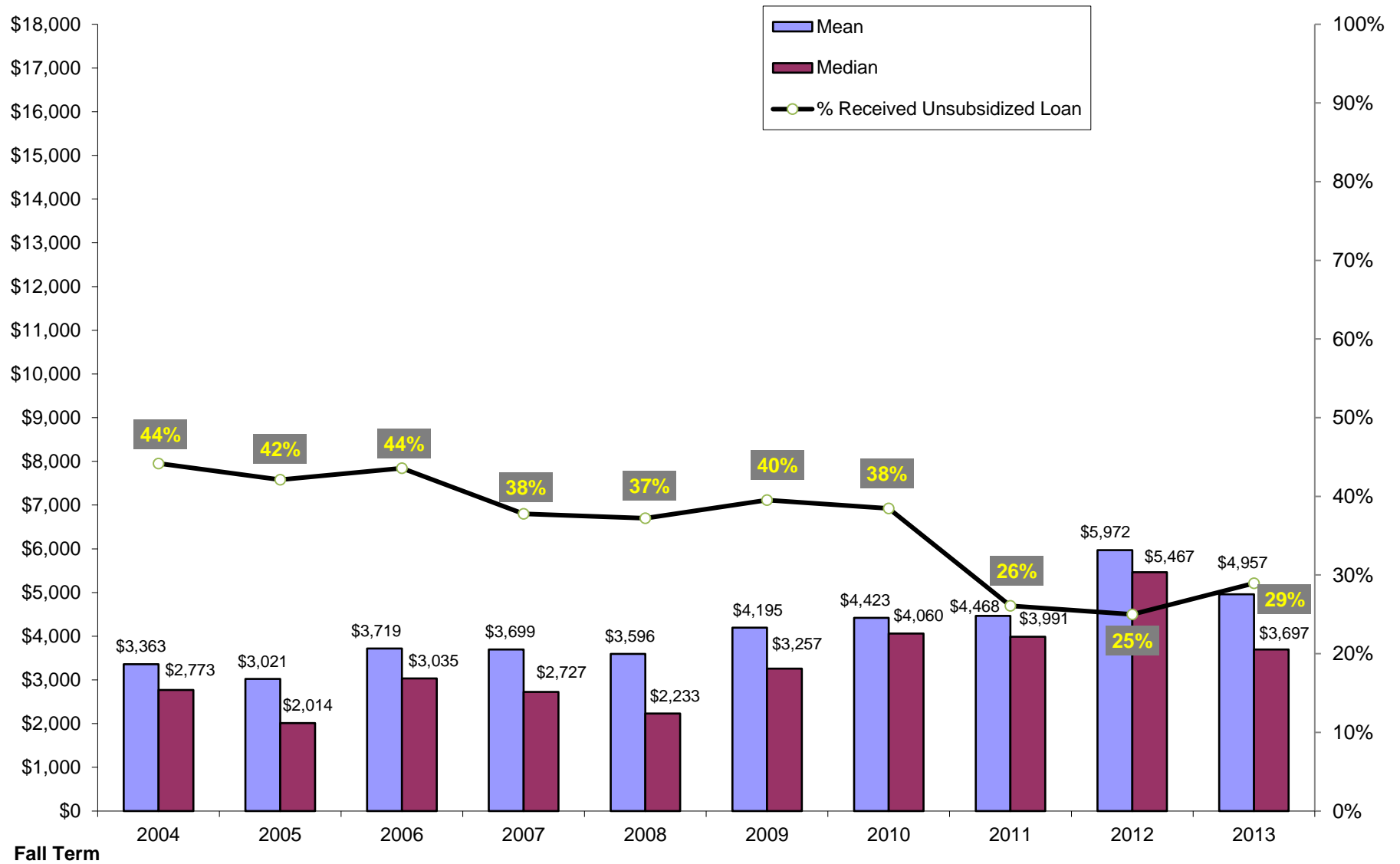


**Non-Traditional Degree-Seeking Fall Enrollment (Married; no child/ren):
Average Direct Subsidized Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given a Subsidized Loan**



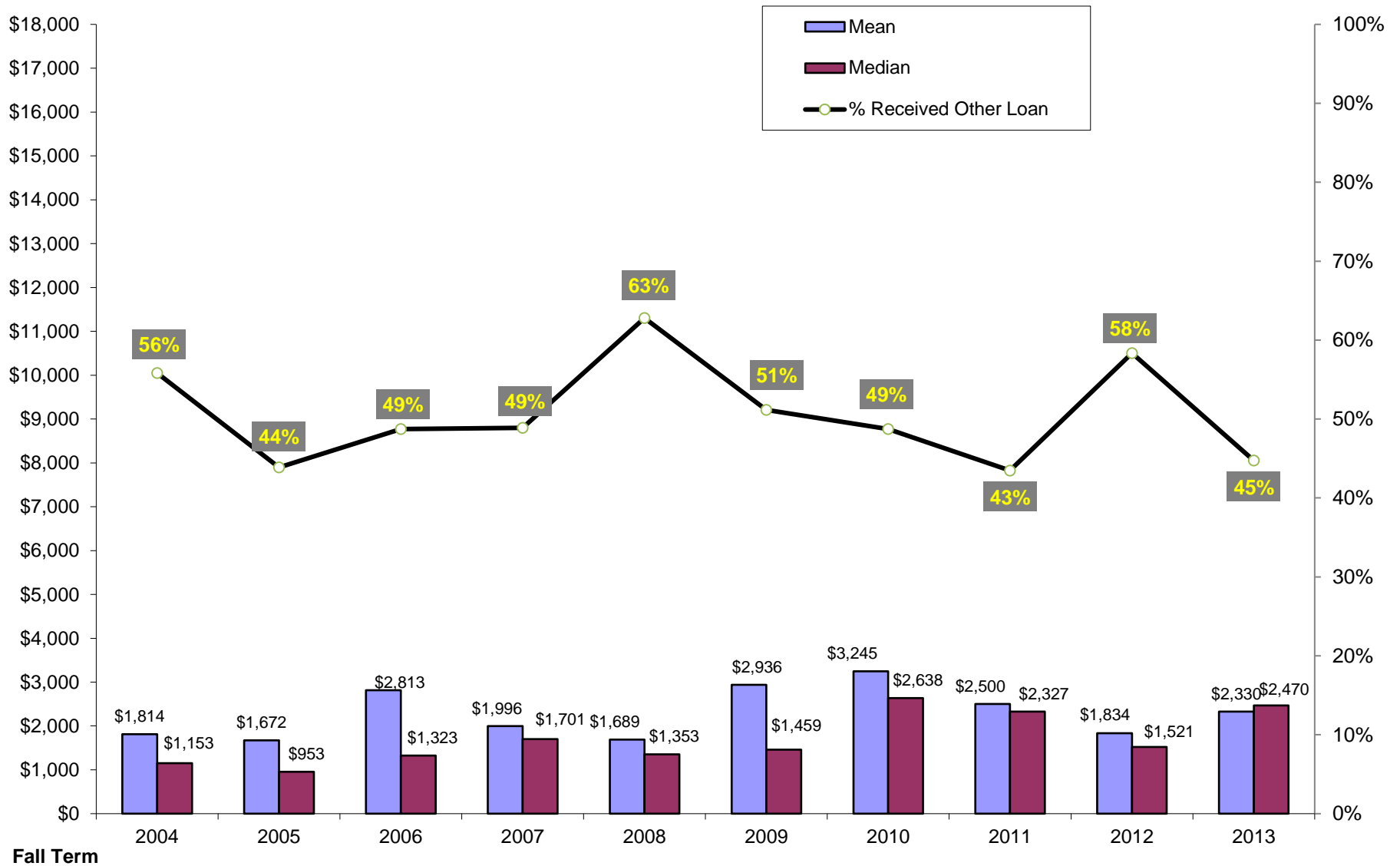
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

**Non-Traditional Degree-Seeking Fall Enrollment (Married; no child/ren):
Average Direct Unsubsidized Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given an Unsubsidized Loan**



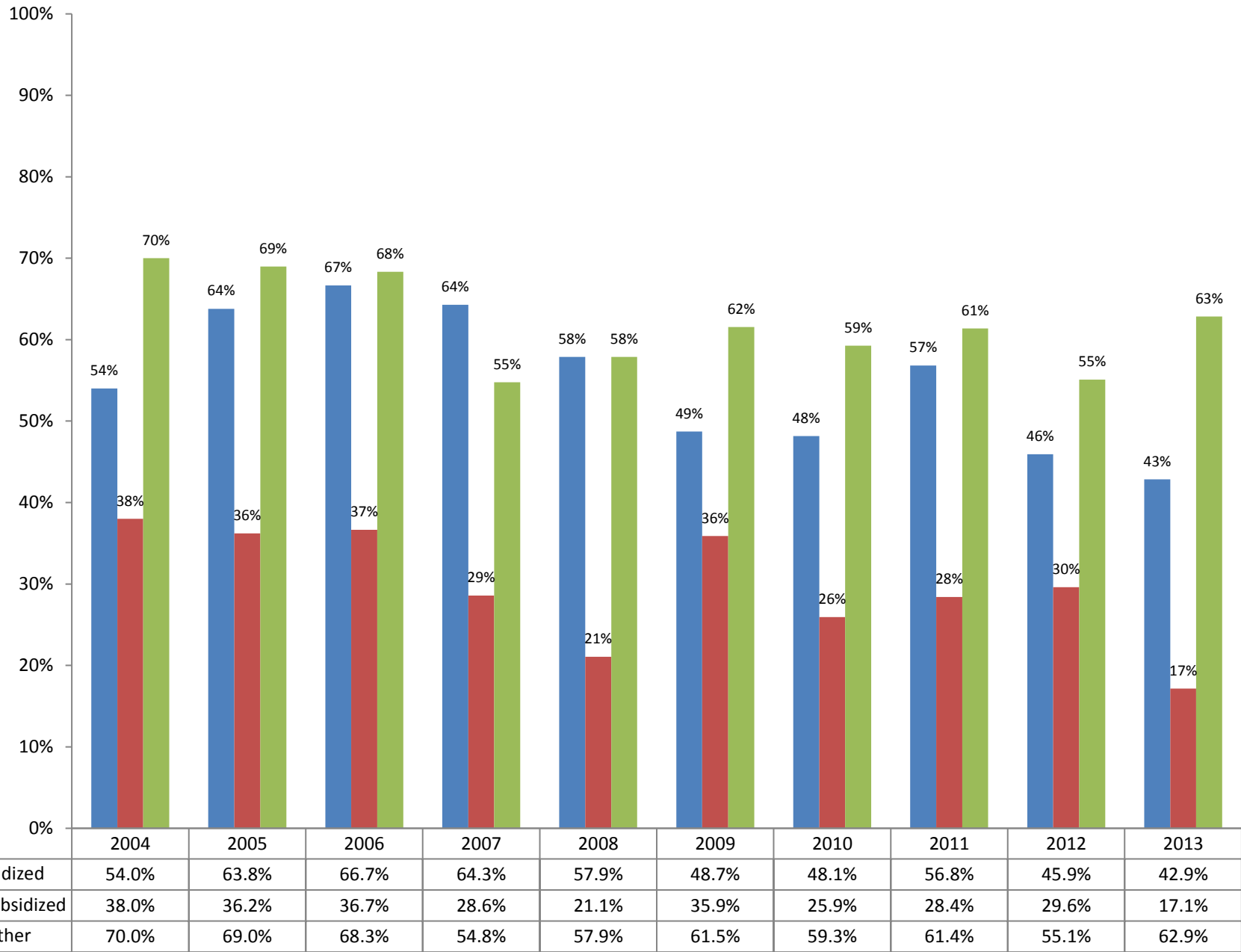
NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

**Non-Traditional Degree-Seeking Fall Enrollment (Married; no child/ren):
Average Other Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given Other Loans**



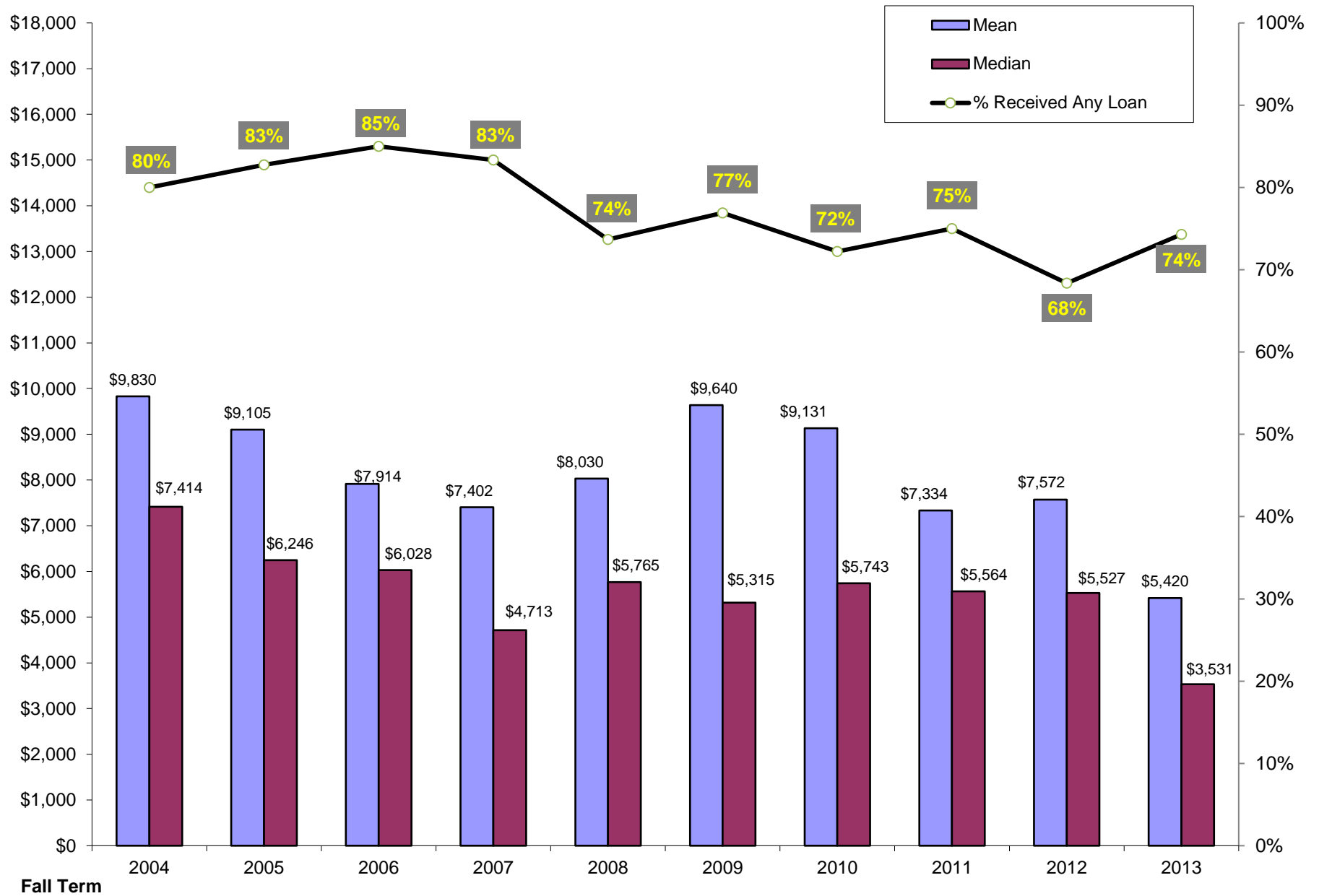
NOTE: Includes all loans other than Stafford and Unsubsidized loans. These other loans are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.

Percent of Non-Traditional Degee-Seeking Fall Enrollment Students (Age 24 or older) who Borrowed Money by Loan Type

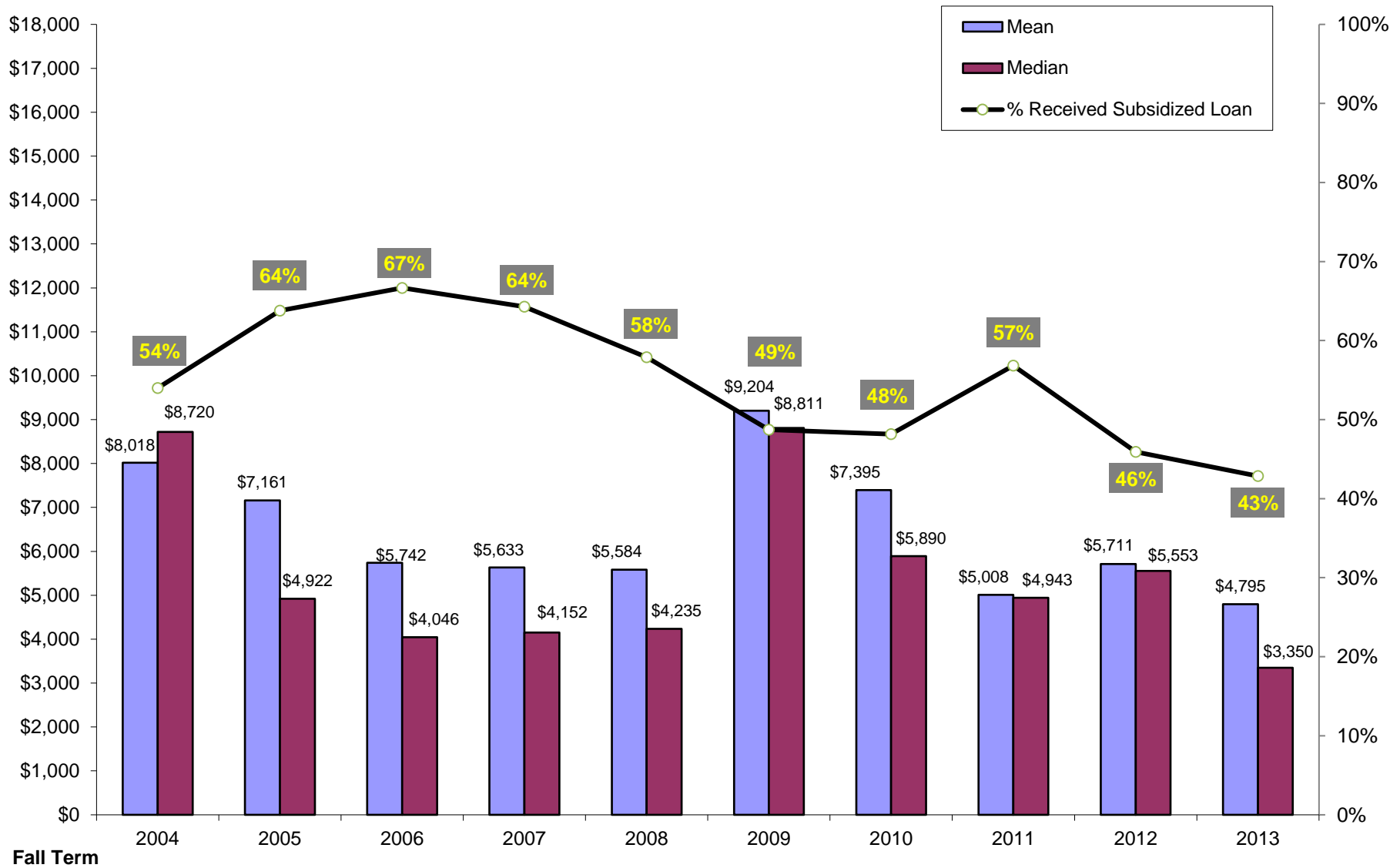


NOTE: Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

**Non-Traditional Degree-Seeking Fall Enrollment (Age 24 or older):
Average Loan Amount of Borrowers in 2013 Constant Dollars and
Percentage of Students who were Given a Loan**

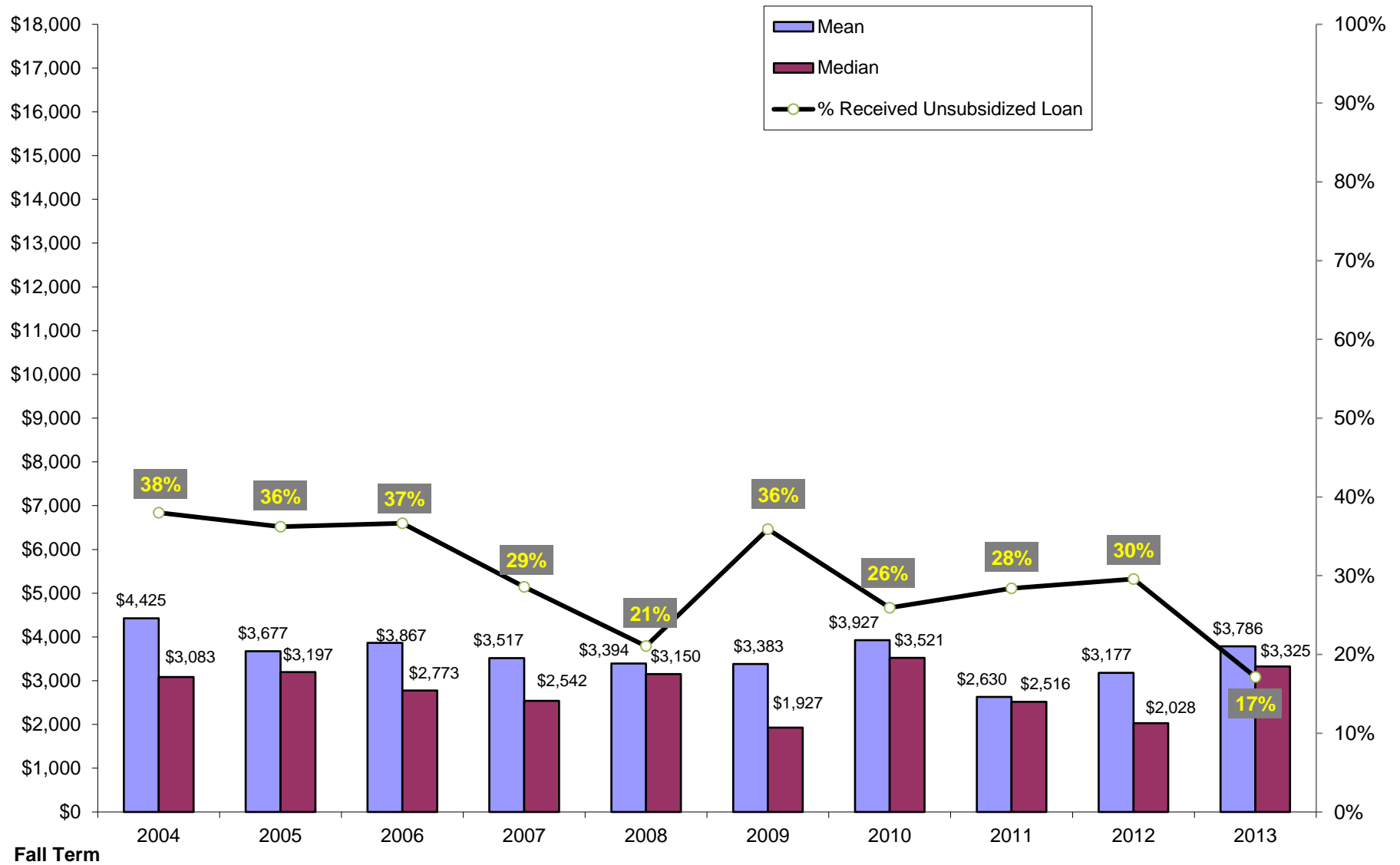


Non-Traditional Degree-Seeking Fall Enrollment (Age 24 or older): Average Direct Subsidized Loan Amount in 2013 Constant Dollars and Percentage of Students who were Given a Subsidized Loan



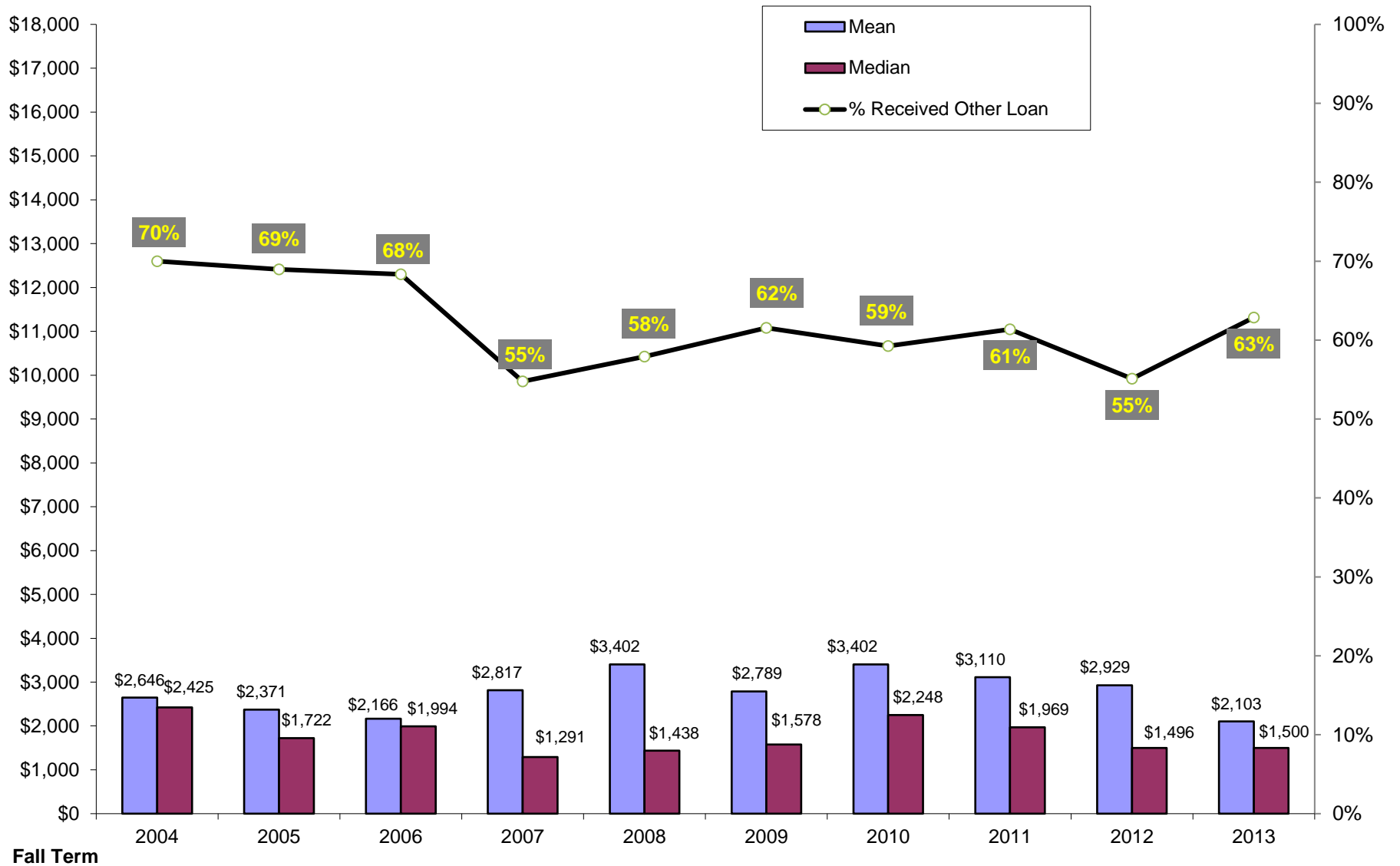
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

**Non-Traditional Degree-Seeking Fall Enrollment (Age 24 or older):
Average Direct Unsubsidized Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given an Unsubsidized Loan**



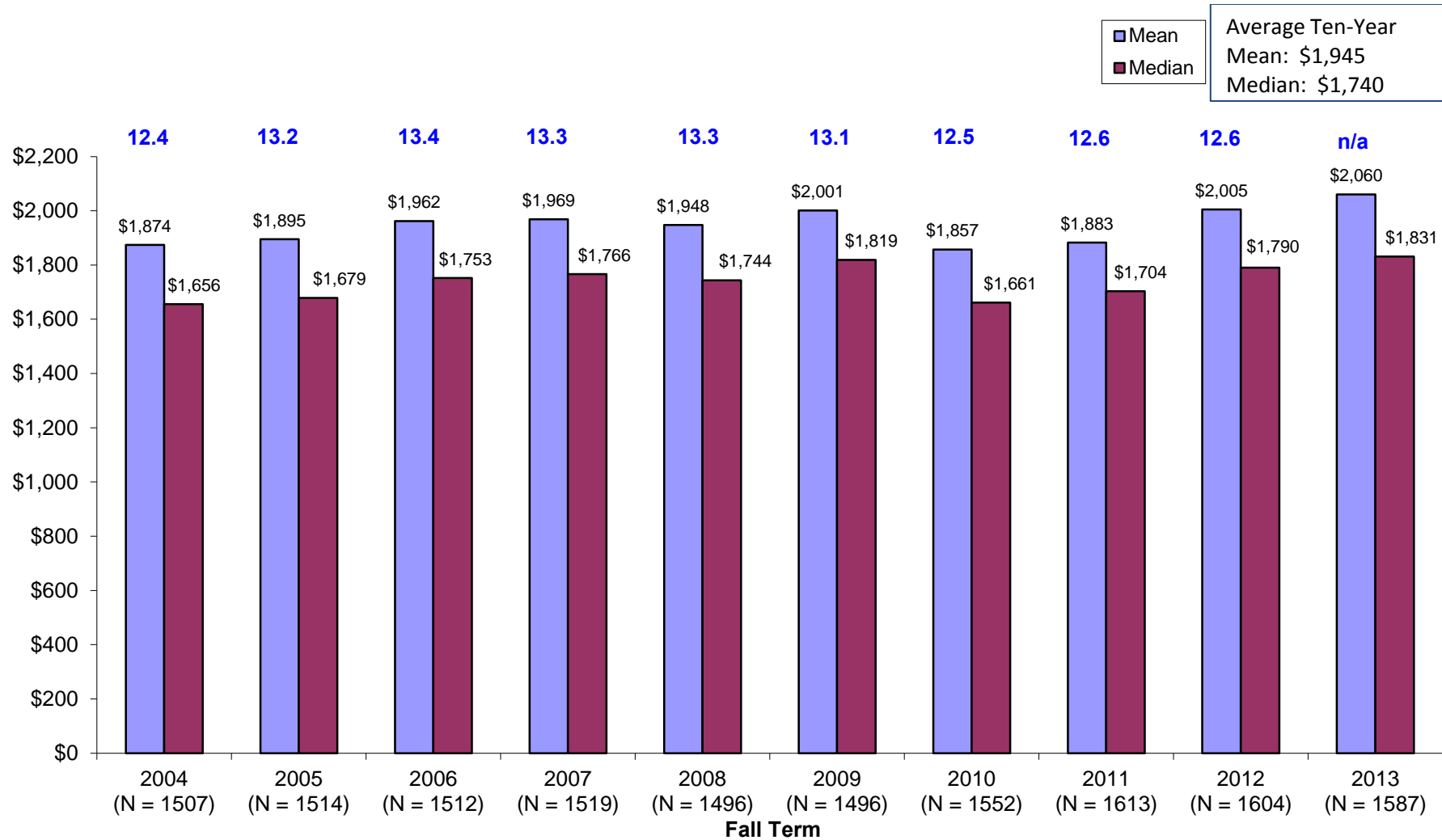
NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

**Non-Traditional Degree-Seeking Fall Enrollment (Age 24 or older):
Average Other Loan Amount in 2013 Constant Dollars and
Percentage of Students who were Given Other Loans**



NOTE: Includes all loans other than Stafford and Unsubsidized loans. These other loans are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.

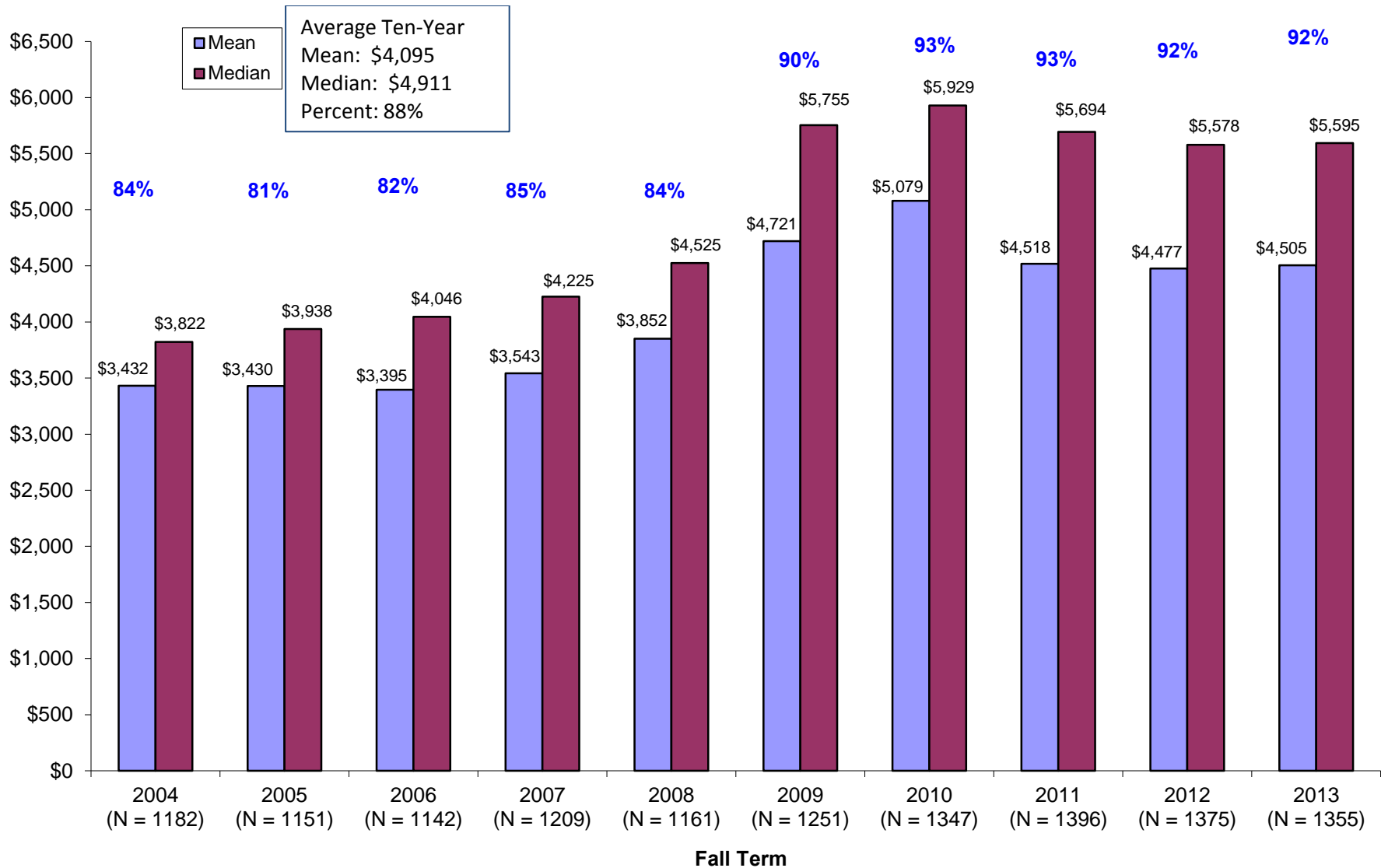
All Degree-Seeking Fall Enrollment: Average Labor Earnings in 2013 Constant Dollars and Average Hours Worked per Week



*Beginning in Fall 2006, students with a 10-hour-per-week contract were required to work a minimum 150 hours per regular term but are not placed on probation if they work at least 140 hours. Starting in academic year 2010-11, students will be placed on probation for hours < 150.

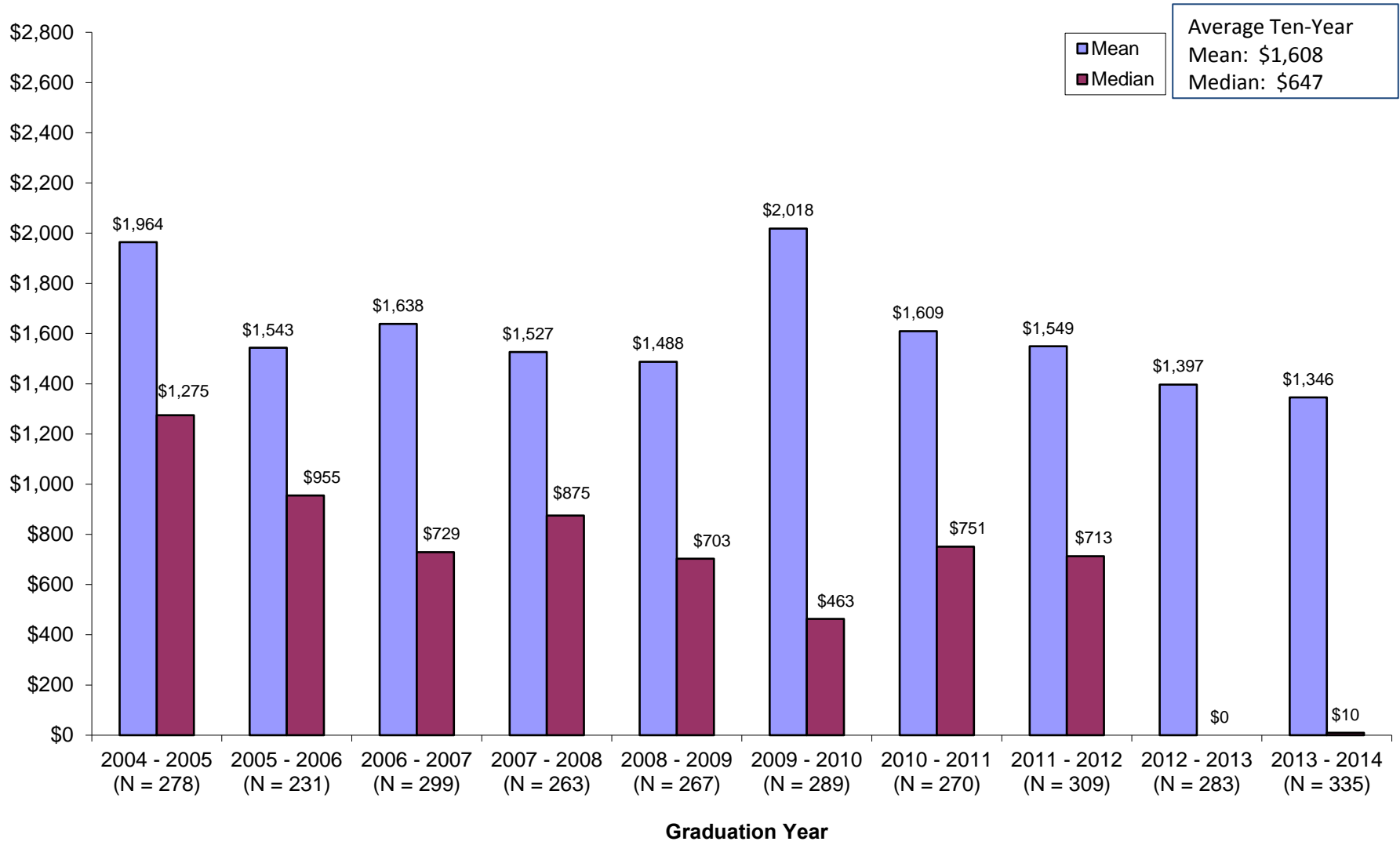
NOTE: Labor earnings are based only on the regular terms (Fall, Short through 2009, and Spring). It does not include summer earnings.

All Domestic Degree-Seeking Fall Enrollees* Average Pell Grant Award in 2013 Dollars and Percentage Receiving Pell Grants



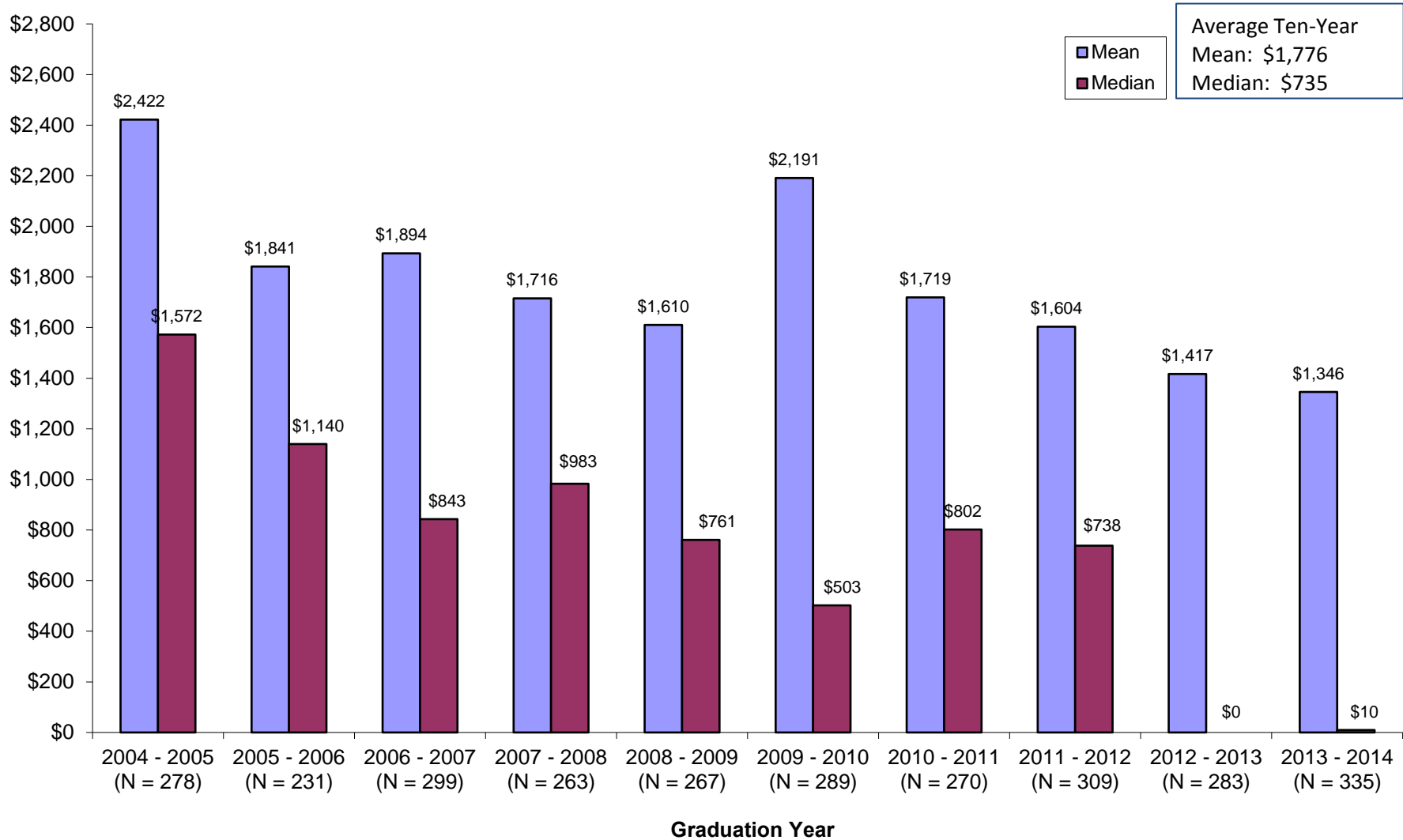
*International Students are not included in this graph because they are not eligible for federal aid (Pell Grants).

**All Graduates:
Average Expected Family Contribution (EFC) in Actual Dollars
(Based on Fall Term Entering Student Information - Spring Entrants not included)**



NOTE: Includes international students and assumes they have a family contribution of \$0.

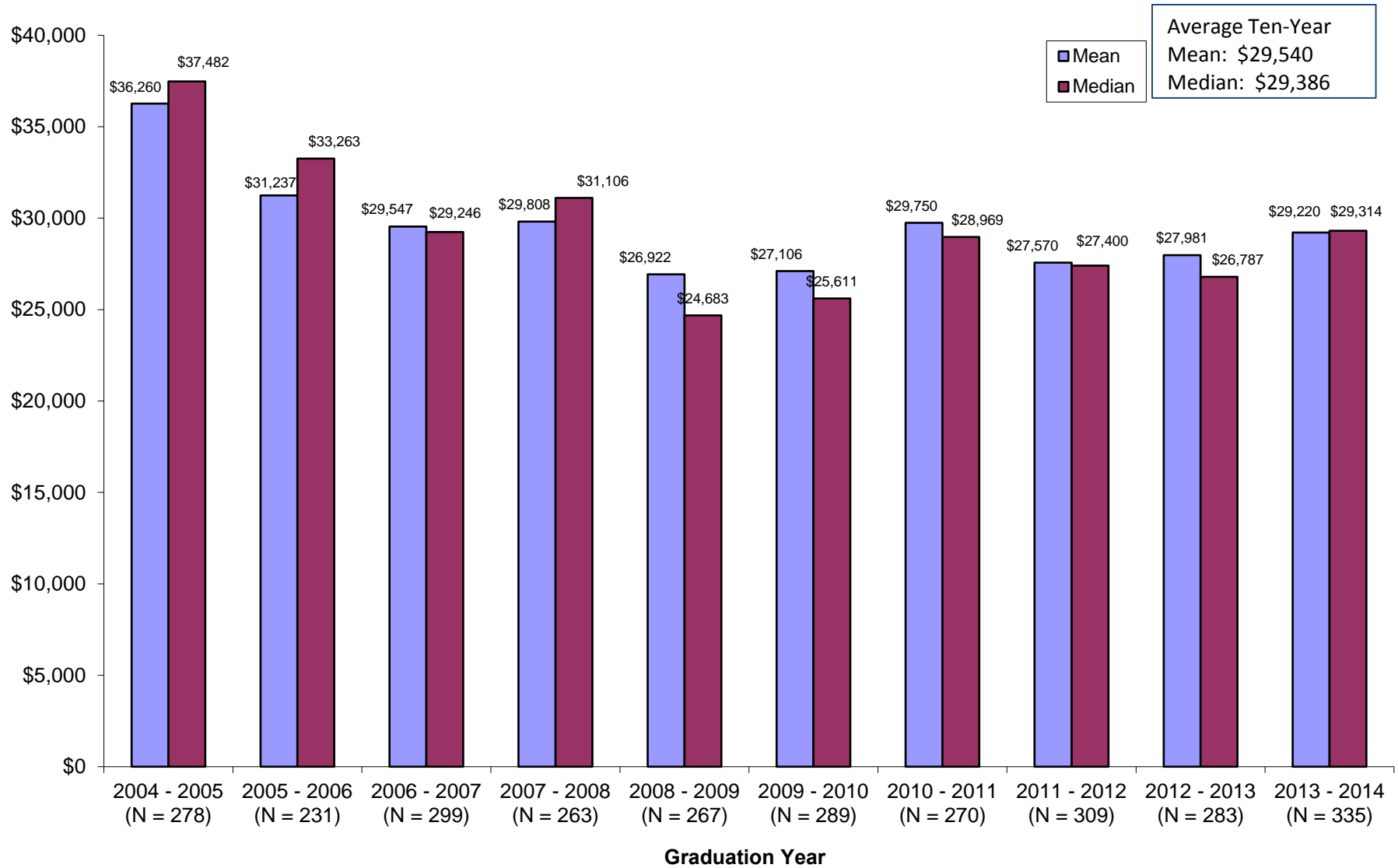
All Graduates:
Average Expected Family Contribution (EFC) in 2013 Constant Dollars
(Based on Fall Term Entering Student Information - Spring Entrants not included)



NOTE: Includes international students and assumes they have a family contribution of \$0.

Compiled by the Office of Institutional Research and Assessment, August 2014

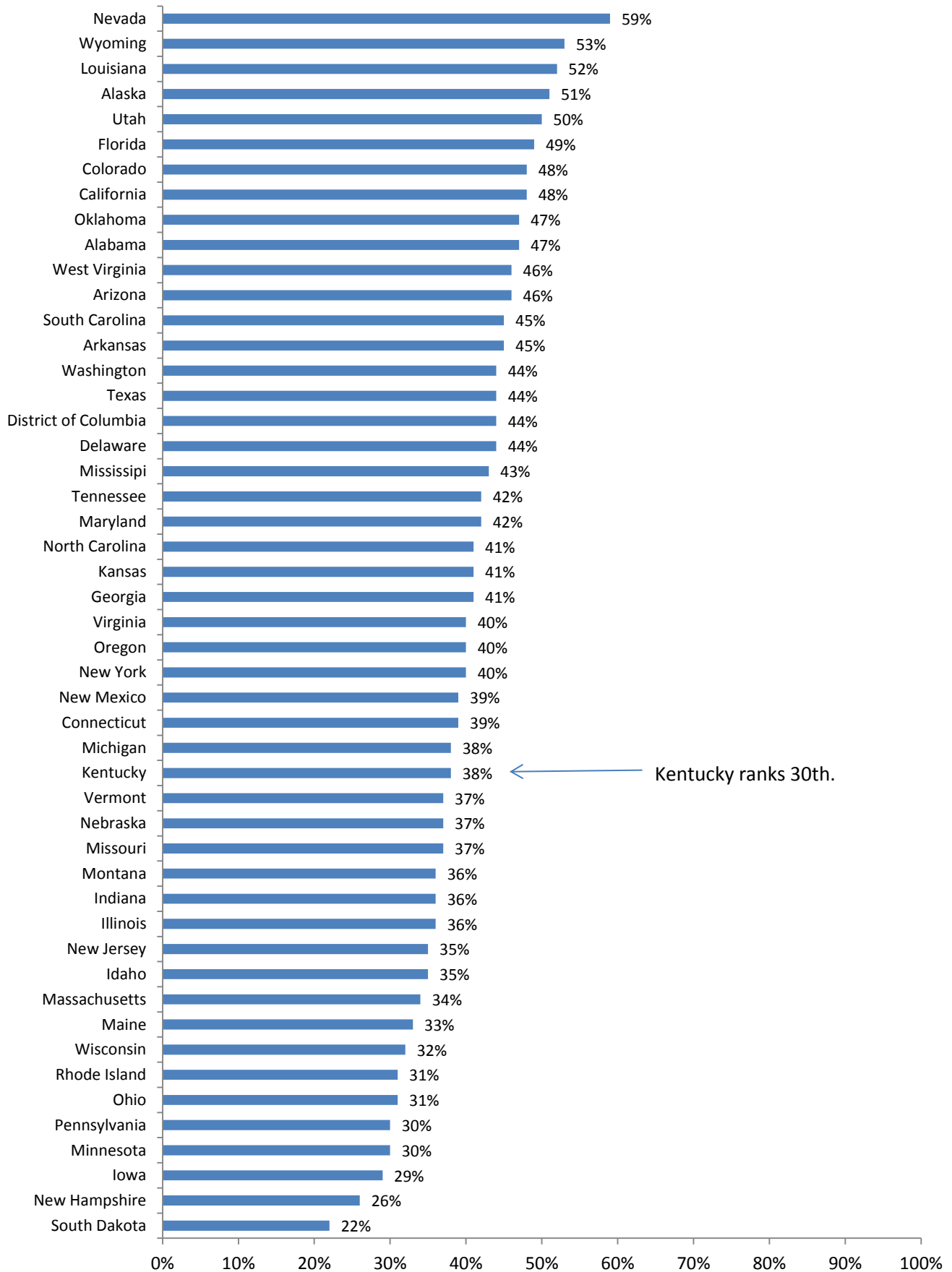
**All Graduates:
Average Family Income in 2013 Constant Dollars
(Based on Fall Term Entering Student Information - Spring Entrants not included)**



NOTE: Includes international students and assumes they have a family income of \$0.

Compiled by the Office of Institutional Research and Assessment, August 2014

Percent of 2012 Graduates with Zero Debt

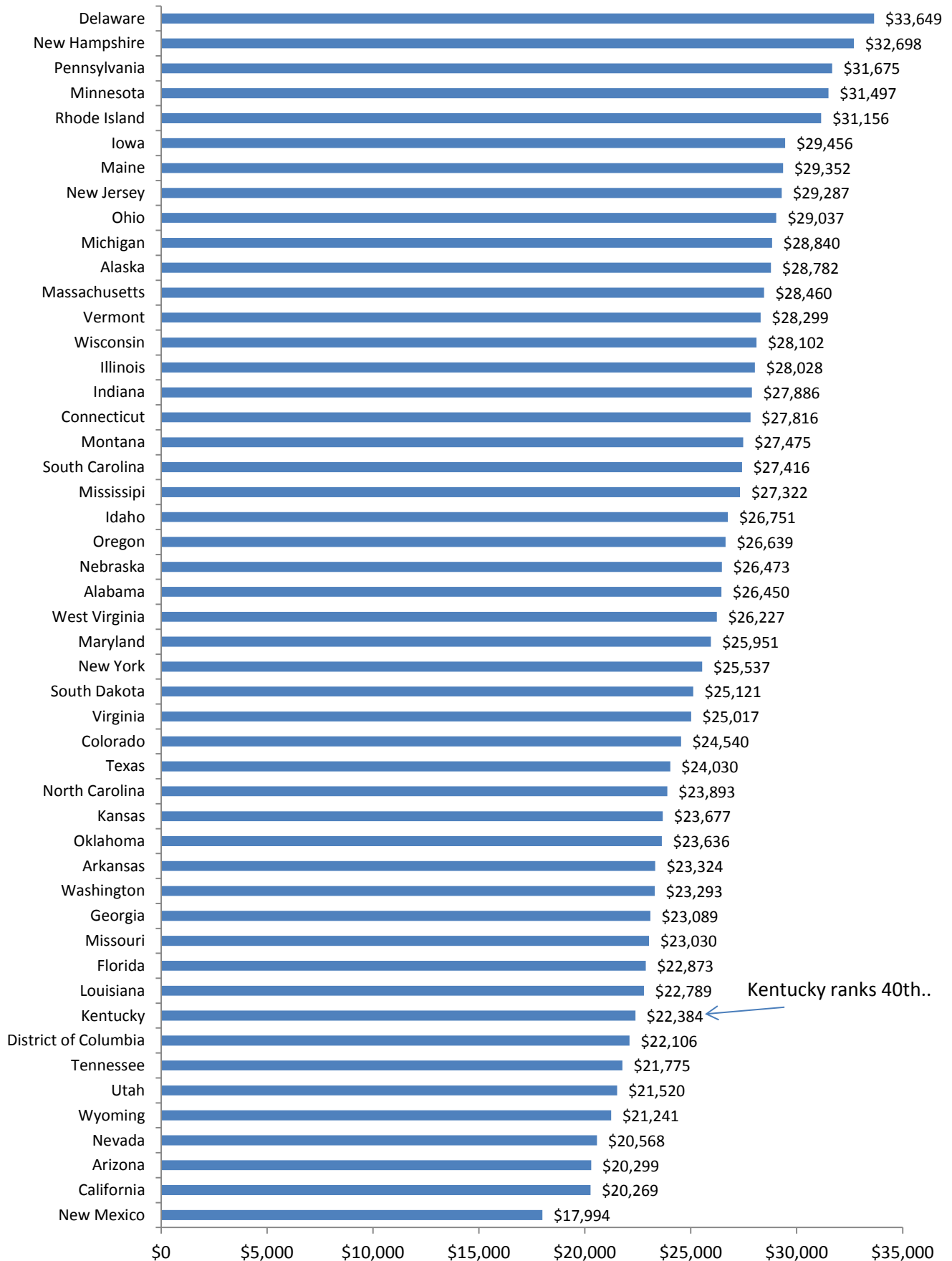


← Kentucky ranks 30th.

NOTE: Data are not available for Hawaii and North Dakota.

Source: The Project on Student Debt, November 2013

Average Debt of 2012 Graduates with Loans by State

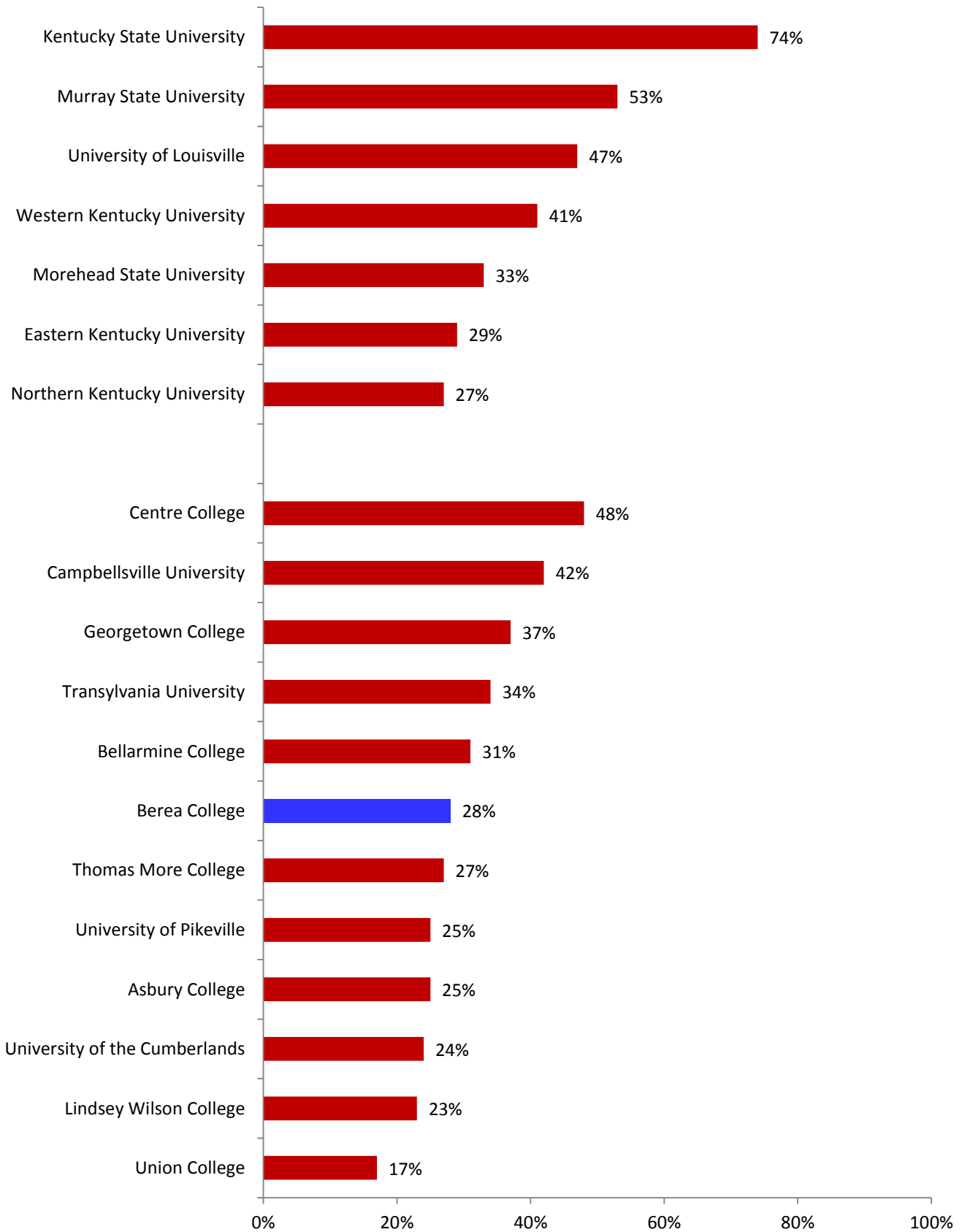


Kentucky ranks 40th..

NOTE: Data are not available for Hawaii and North Dakota.

Source: The Project on Student Debt, November 2013

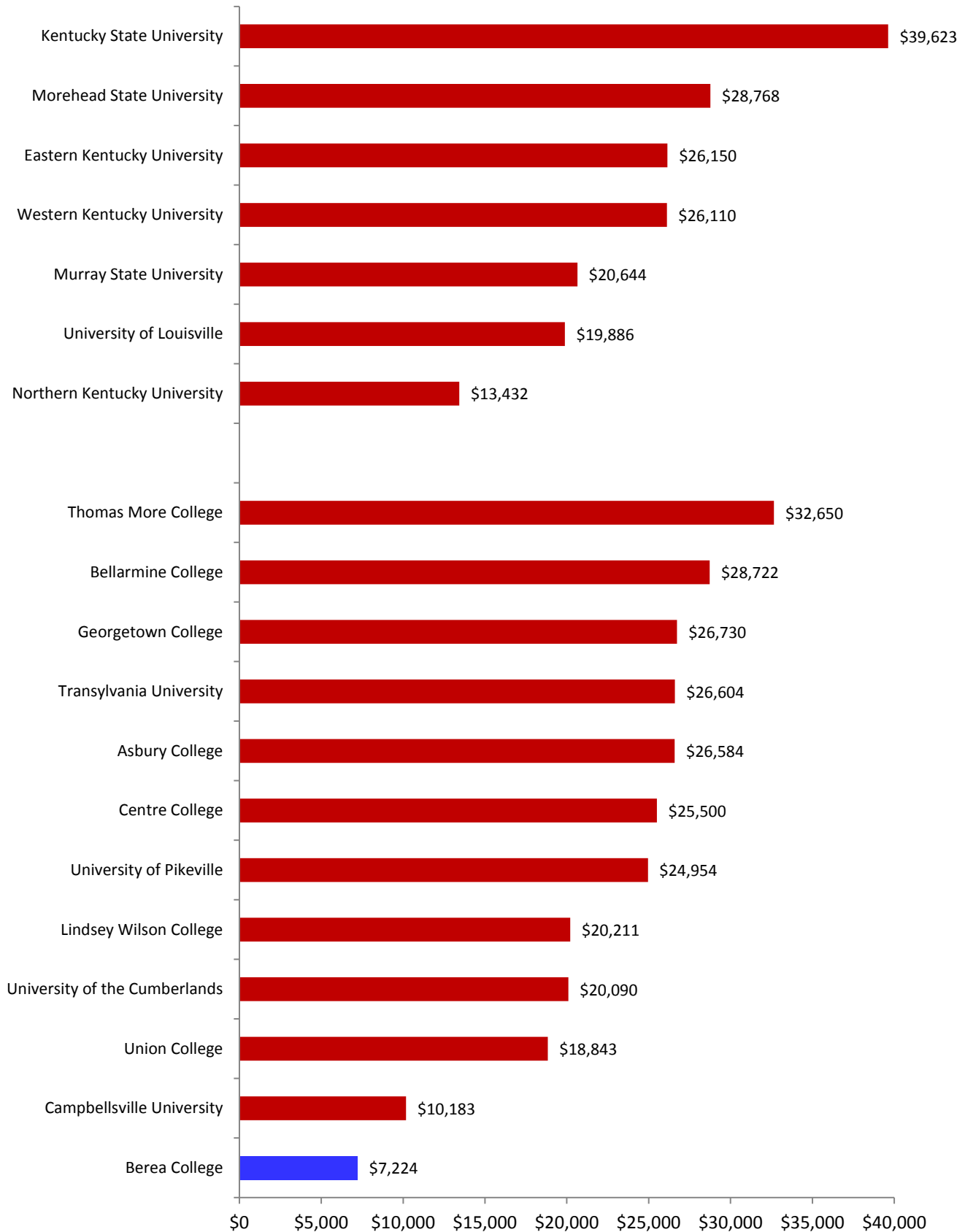
Percent of 2012 Graduates with Zero Debt By Kentucky Institutions (Public 4-Year and Private Non-Profit 4-Year)



NOTE: No data are available for Alice Lloyd College, Brescia University, Kentucky Wesleyan University, Mid-Continent University, and University of Kentucky.

Source: The Project on Student Debt, November 2013

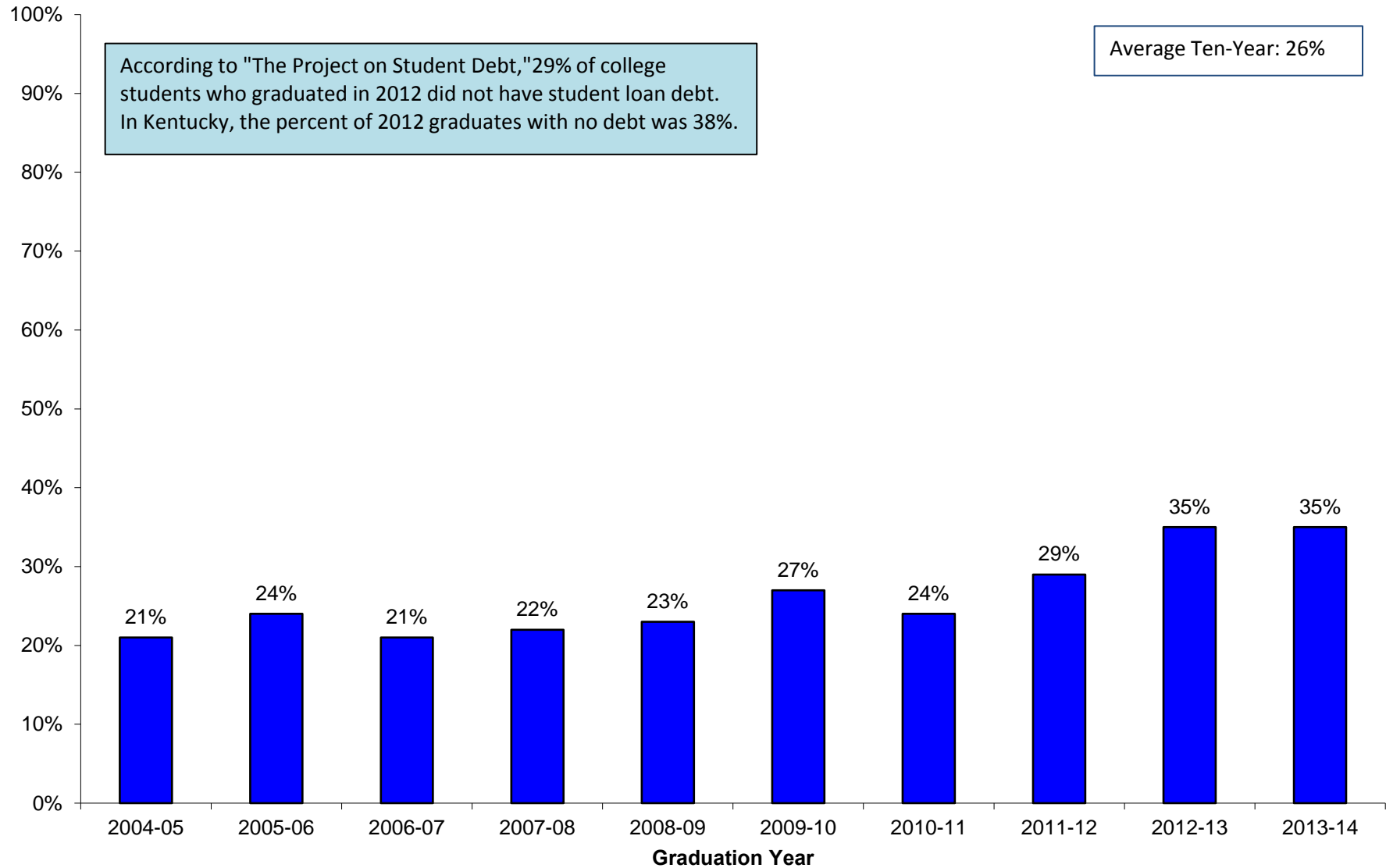
Average Debt of 2012 Graduates with Loans for Kentucky Institutions (Public 4-Year and Private Non-Profit 4-Year)



NOTE: No data are available for Alice Lloyd College, Brescia University, Kentucky Wesleyan University, Mid-Continent University, and University of Kentucky.

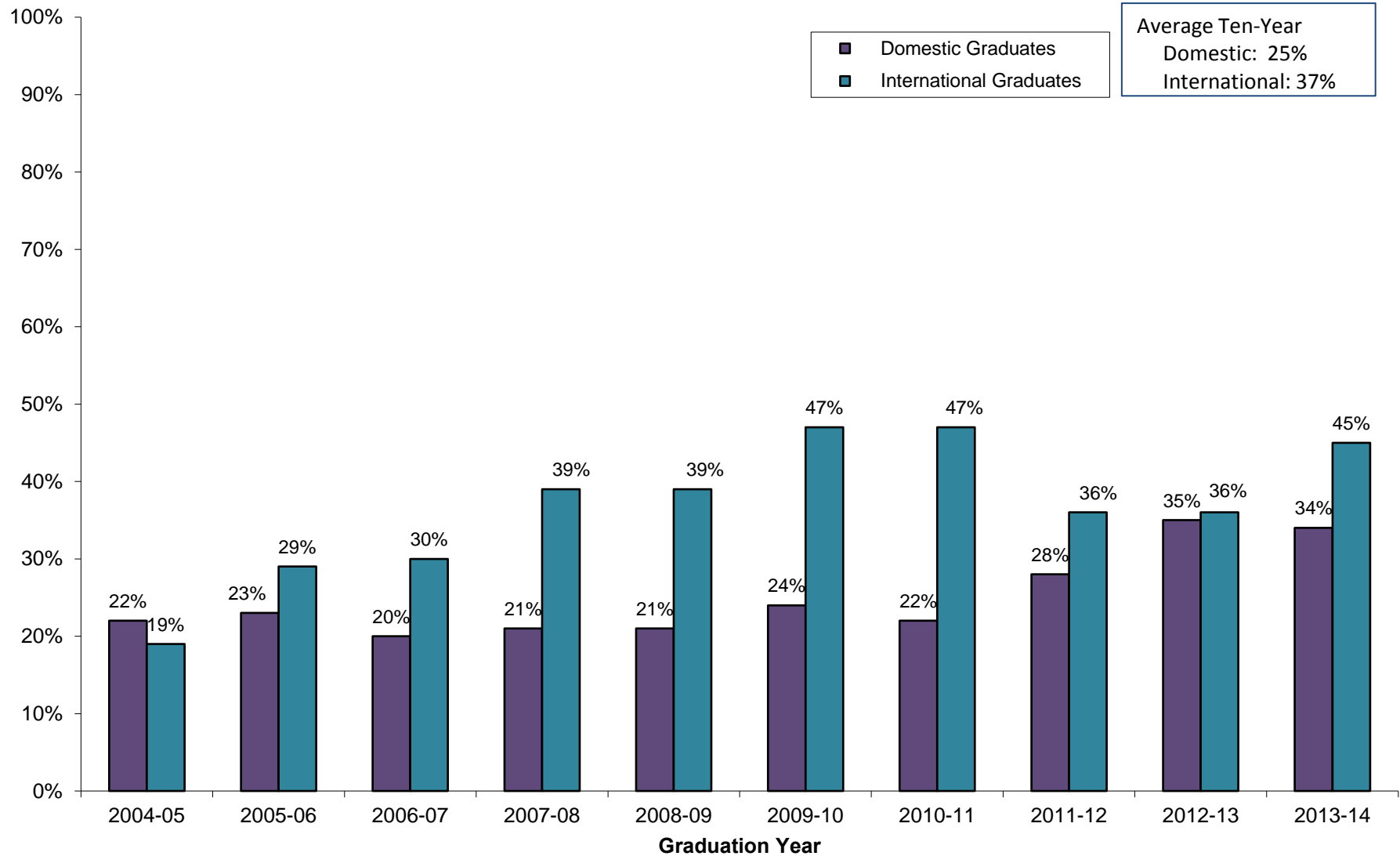
Source: The Project on Student Debt, November 2013

Percentage of All Graduates and Their Families with Zero Educational Debt (No Loans)



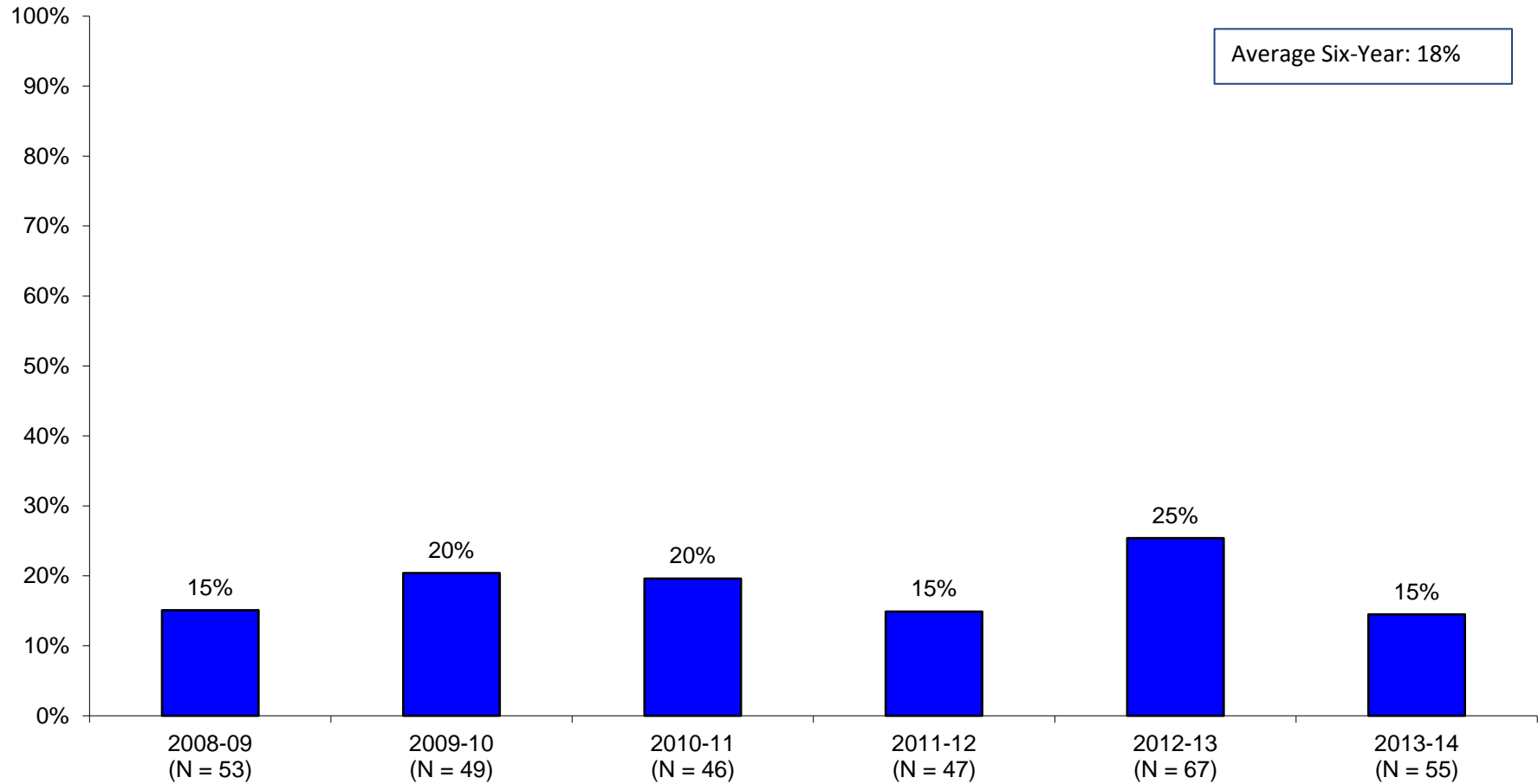
NOTE: Includes parent loans.

Percentage of Graduates and Their Families with Zero Educational Debt (No Loans)
Domestic Graduates vs. International Graduates



NOTE: Includes parent loans as well.

Percentage of All Non-Traditional* Domestic Graduates with Zero Educational Debt (No Loans)

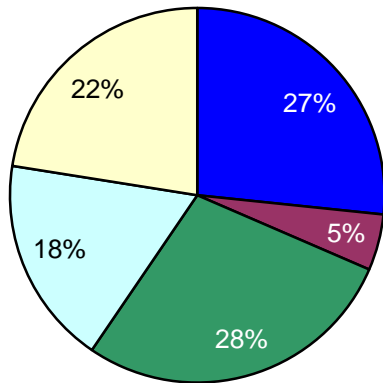


Graduation Year/Total Number of Non-Traditional* Domestic Graduates

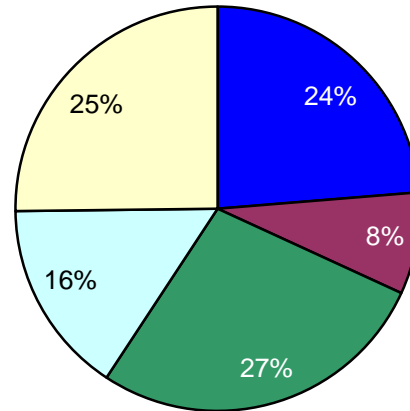
*A graduate is considered "non-traditional" if at any point at Berea the student was considered a non-traditional student. A non-traditional student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. International students are not included in this report. All international students have an EFC of \$0 and complete no paperwork that would verify the non-traditional status other than age.

Distribution of Graduate Debt and Average Debt in 2013 Constant Dollars Academic Years 2009-10, 2010-11, 2011-12, 2012-13, and 2013-14

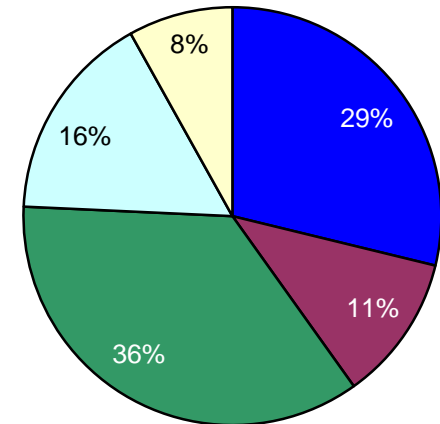
2009-10



2010-11



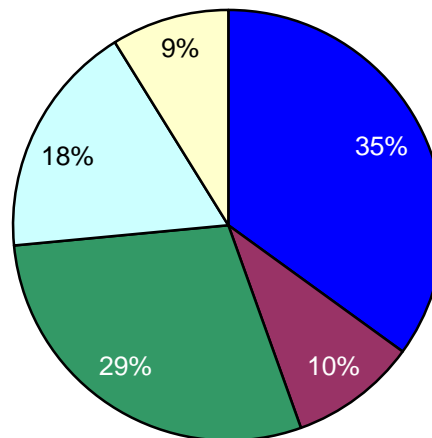
2011-12



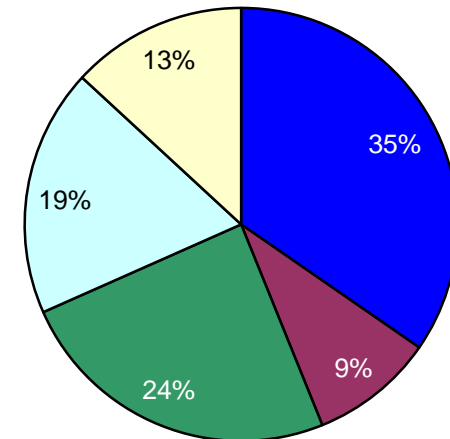
5-year Averages

■ Zero Debt	29.8%
■ Less than \$1,000	8.6%
■ \$1,000 to \$4,999	28.9%
■ \$5,000 to \$9,999	17.2%
■ \$10,000 and over	15.5%

2012-13



2013-14



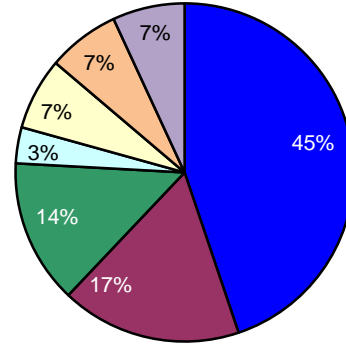
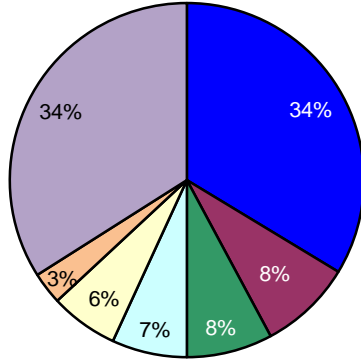
Based on:	(Graduates with Debt)		(All Graduates)	
	Mean	Median	Mean	Median
2009-10	\$8,515	\$5,755	\$6,247	\$3,279
2010-11	\$8,115	\$5,887	\$6,191	\$3,122
2011-12	\$5,011	\$3,363	\$3,568	\$2,070
2012-13	\$5,478	\$3,884	\$3,562	\$1,590
2013-14	\$6,318	\$4,834	\$4,130	\$1,602

Domestic Graduates

International Graduates

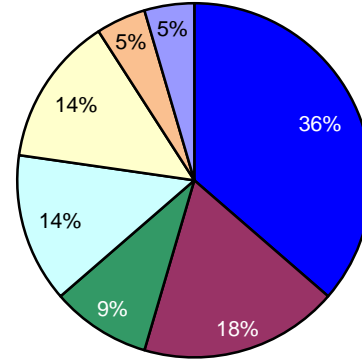
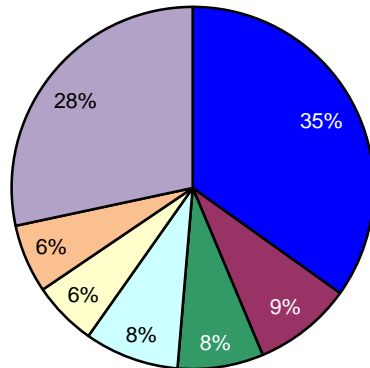
Mean: \$6,608 2013-14
 Median: \$2,642 N = 306

Mean: \$5,204 2013-14
 Median: \$1,738 N = 29



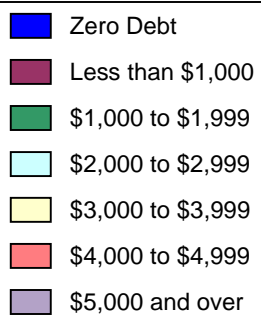
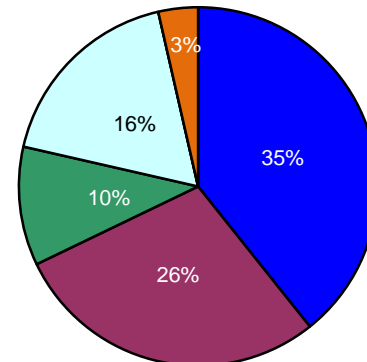
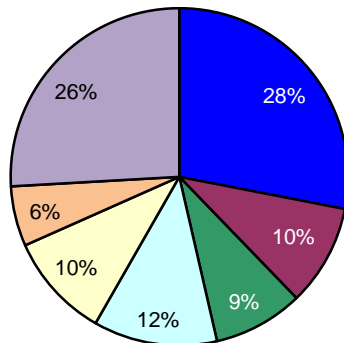
Mean: \$5,731 2012-13
 Median: \$4,141 N = 261

Mean: \$2,410 2012-13
 Median: \$2,257 N = 22



Mean: \$5,256 2011-12
 Median: \$3,530 N = 278

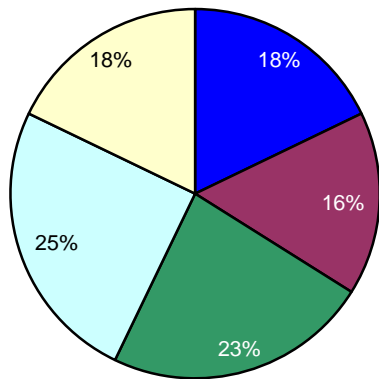
Mean: \$2,558 2011-12
 Median: \$1,760 N = 31



**Distribution of Graduate Debt in 2013 Dollars and Average Debt of Borrowers by Cohort Type
2013 - 2014**

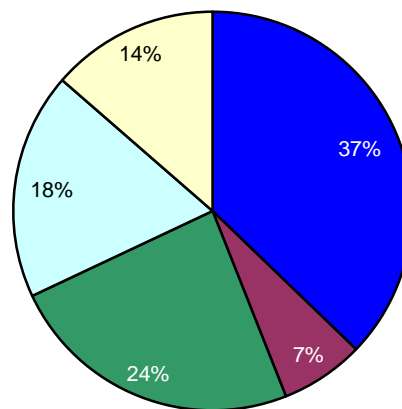
African American Students*

(N = 56)
(Mean: \$6,076)
(Median: \$5,586)



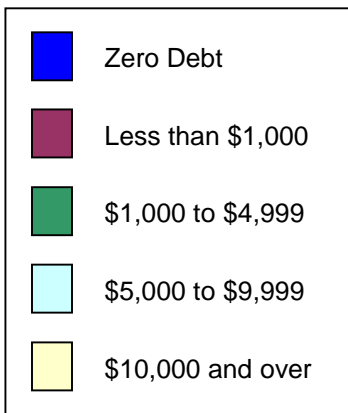
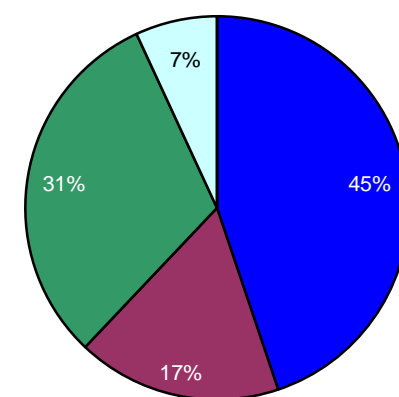
All Other Domestic Students

(N = 250)
(Mean: \$6,763)
(Median: \$5,011)



F-1 International Students

(N = 29)
(Mean: \$2,642)
(Median: \$1,738)



*Based on students who identified themselves as “Black or African American” alone or in combination with another race.

	2013 - 2014 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Men (N = 16)	Women (N = 40)	Men (N = 93)	Women (N = 157)	Men (N = 14)	Women (N = 15)
Zero Debt	6%	23%	41%	35%	43%	47%
Less than \$1,000	13%	18%	6%	7%	29%	7%
\$1,000 to \$4,999	31%	20%	23%	25%	29%	33%
\$5,000 to \$9,999	25%	25%	14%	21%	0%	13%
\$10,000 and over	25%	15%	16%	12%	0%	0%
Mean	\$5,549	\$4,768	\$4,731	\$3,961	\$961	\$1,921
Median	\$5,006	\$2,602	\$1,700	\$1,649	\$233	\$295

	2012 - 2013 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Men (N = 17)	Women (N = 21)	Men (N = 84)	Women (N = 139)	Men (N = 14)	Women (N = 8)
Zero Debt	6%	24%	40%	37%	36%	38%
Less than \$1,000	24%	5%	8%	8%	21%	13%
\$1,000 to \$4,999	47%	33%	31%	23%	43%	38%
\$5,000 to \$9,999	18%	33%	12%	21%	0%	13%
\$10,000 and over	6%	5%	8%	12%	0%	0%
Mean	\$3,674	\$4,003	\$2,945	\$4,175	\$1,415	\$1,741
Median	\$2,028	\$3,090	\$1,166	\$2,031	\$728	\$1,020

	2011 - 2012 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Men (N = 22)	Women (N = 33)	Men (N = 90)	Women (N = 133)	Men (N = 16)	Women (N = 15)
Zero Debt	23%	18%	26%	33%	31%	40%
Less than \$1,000	9%	9%	12%	8%	25%	27%
\$1,000 to \$4,999	36%	42%	33%	37%	31%	27%
\$5,000 to \$9,999	18%	18%	20%	15%	6%	7%
\$10,000 and over	14%	12%	9%	7%	6%	0%
Mean	\$4,721	\$4,017	\$4,423	\$3,133	\$2,093	\$1,178
Median	\$3,019	\$2,581	\$2,469	\$1,749	\$770	\$186

	2010 - 2011 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Men (N = 14)	Women (N = 26)	Men (N = 77)	Women (N = 136)	Men (N = 7)	Women (N = 10)
Zero Debt	14%	15%	23%	24%	43%	50%
Less than \$1,000	7%	12%	6%	9%	14%	0%
\$1,000 to \$4,999	57%	35%	23%	24%	29%	40%
\$5,000 to \$9,999	7%	12%	23%	14%	0%	10%
\$10,000 and over	14%	27%	23%	29%	14%	0%
Mean	\$4,868	\$6,271	\$6,570	\$6,622	\$2,210	\$1,857
Median	\$2,454	\$2,389	\$3,726	\$4,022	\$906	\$583

	2009 - 2010 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Men (N = 17)	Women (N = 40)	Men (N = 81)	Women (N = 119)	Men (N = 17)	Women (N = 15)
Zero Debt	12%	13%	26%	29%	35%	60%
Less than \$1,000	6%	5%	4%	3%	18%	7%
\$1,000 to \$4,999	35%	33%	28%	22%	47%	33%
\$5,000 to \$9,999	18%	13%	22%	22%	0%	0%
\$10,000 and over	29%	38%	20%	24%	0%	0%
Mean	\$7,049	\$9,092	\$5,864	\$6,810	\$1,317	\$935
Median	\$3,694	\$5,079	\$3,451	\$3,949	\$890	\$0

*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

NOTE: F-1 International students are only eligible for institutional loans.

Compiled by the Office of Institutional Research and Assessment, November 2011

	All Graduates (2009-10 through 2013-14)					
	African-American*		All Other Domestic		F-1 International	
	Men (N = 86)	Women (N = 160)	Men (N = 425)	Women (N = 684)	Men (N = 68)	Women (N = 63)
Zero Debt	13%	18%	32%	32%	37%	48%
Less than \$1,000	12%	10%	8%	7%	22%	11%
\$1,000 to \$4,999	41%	32%	28%	26%	37%	33%
\$5,000 to \$9,999	17%	19%	18%	19%	1%	8%
\$10,000 and over	17%	21%	15%	17%	3%	0%
Mean	\$5,152	\$5,838	\$4,862	\$4,868	\$1,538	\$1,476
Median	\$2,840	\$2,755	\$2,457	\$2,457	\$710	\$186

*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

NOTE: F-1 International students are only eligible for institutional loans.

Compiled by the Office of Institutional Research and Assessment, November 2011

Distribution of Non-Traditional Graduate Debt in 2013 Dollars and Average Debt of Non-Traditional Graduates* Page 91
by Current Non-Traditional Status**

	2013 - 2014 Graduates			
	Single Parent (N = 13)	Married with child(ren) (N = 4)	Married; no child(ren) (N = 16)	24 years of age or older (N = 22)
Zero Debt	8%	0%	25%	14%
Less than \$1,000	0%	0%	13%	18%
\$1,000 to \$1,999	8%	0%	0%	14%
\$2,000 to \$2,999	8%	0%	0%	14%
\$3,000 to \$3,999	8%	0%	6%	5%
\$4,000 to \$4,999	0%	0%	6%	0%
\$5,000 to \$9,999	31%	50%	19%	27%
\$10,000 and over	38%	50%	31%	9%
Mean of those with debt	\$10,453	\$12,504	\$10,680	\$5,245
Median of those with debt	\$8,137	\$9,935	\$6,142	\$2,944
Mean (All Graduates)	\$9,649	\$12,504	\$8,010	\$4,530
Median (All Graduates)	\$7,574	\$9,935	\$5,173	\$2,421

	2010 - 2011 Graduates			
	Single Parent (N = 6)	Married with child(ren) (N = 13)	Married; no child(ren) (N = 17)	24 years of age or older (N = 10)
Zero Debt	17%	31%	18%	10%
Less than \$1,000	0%	0%	12%	10%
\$1,000 to \$1,999	17%	0%	6%	0%
\$2,000 to \$2,999	0%	8%	0%	10%
\$3,000 to \$3,999	0%	8%	6%	0%
\$4,000 to \$4,999	0%	0%	12%	0%
\$5,000 to \$9,999	17%	15%	18%	20%
\$10,000 and over	50%	38%	29%	50%
Mean of those with debt	\$13,745	\$13,987	\$8,910	\$10,383
Median of those with debt	\$14,209	\$14,010	\$6,036	\$10,098
Mean (All Graduates)	\$11,454	\$9,621	\$7,337	\$9,344
Median (All Graduates)	\$10,710	\$6,944	\$4,915	\$8,413

	2012 - 2013 Graduates			
	Single Parent (N = 9)	Married with child(ren) (N = 5)	Married; no child(ren) (N = 13)	24 years of age or older (N = 40)
Zero Debt	11%	0%	38%	28%
Less than \$1,000	0%	20%	0%	8%
\$1,000 to \$1,999	0%	0%	0%	15%
\$2,000 to \$2,999	22%	0%	0%	8%
\$3,000 to \$3,999	0%	20%	8%	10%
\$4,000 to \$4,999	0%	20%	31%	0%
\$5,000 to \$9,999	56%	40%	15%	10%
\$10,000 and over	11%	0%	8%	23%
Mean of those with debt	\$9,097	\$4,578	\$5,579	\$8,078
Median of those with debt	\$7,312	\$4,057	\$4,251	\$3,645
Mean (All Graduates)	\$8,087	\$4,578	\$3,434	\$5,856
Median (All Graduates)	\$6,809	\$4,057	\$4,126	\$2,040

	2009 - 2010 Graduates			
	Single Parent (N = 10)	Married with child(ren) (N = 9)	Married; no child(ren) (N = 19)	24 years of age or older (N = 11)
Zero Debt	0%	22%	37%	9%
Less than \$1,000	0%	0%	11%	18%
\$1,000 to \$1,999	0%	0%	5%	9%
\$2,000 to \$2,999	10%	0%	5%	18%
\$3,000 to \$3,999	0%	0%	0%	9%
\$4,000 to \$4,999	0%	0%	5%	9%
\$5,000 to \$9,999	10%	11%	11%	9%
\$10,000 and over	80%	67%	26%	18%
Mean of those with debt	\$15,487	\$25,589	\$8,018	\$5,763
Median of those with debt	\$12,126	\$27,149	\$6,806	\$3,271
Mean (All Graduates)	\$15,487	\$19,903	\$5,064	\$5,239
Median (All Graduates)	\$12,126	\$27,011	\$1,599	\$2,850

	2011 - 2012 Graduates			
	Single Parent (N = 5)	Married with child(ren) (N = 8)	Married; no child(ren) (N = 10)	24 years of age or older (N = 24)
Zero Debt	0%	38%	20%	8%
Less than \$1,000	0%	0%	20%	8%
\$1,000 to \$1,999	0%	0%	10%	4%
\$2,000 to \$2,999	0%	0%	30%	21%
\$3,000 to \$3,999	0%	13%	20%	0%
\$4,000 to \$4,999	0%	0%	0%	0%
\$5,000 to \$9,999	80%	25%	0%	21%
\$10,000 and over	20%	25%	0%	38%
Mean of those with debt	\$9,235	\$10,213	\$2,085	\$9,086
Median of those with debt	\$7,645	\$8,903	\$2,328	\$8,901
Mean (All Graduates)	\$9,235	\$6,383	\$1,668	\$8,329
Median (All Graduates)	\$7,645	\$5,783	\$2,043	\$7,523

	2008 - 2009 Graduates			
	Single Parent (N = 10)	Married with child(ren) (N = 8)	Married; no child(ren) (N = 22)	24 years of age or older (N = 13)
Zero Debt	30%	13%	5%	23%
Less than \$1,000	0%	0%	9%	0%
\$1,000 to \$1,999	0%	13%	5%	0%
\$2,000 to \$2,999	0%	13%	9%	0%
\$3,000 to \$3,999	0%	0%	9%	8%
\$4,000 to \$4,999	0%	0%	0%	15%
\$5,000 to \$9,999	0%	13%	18%	15%
\$10,000 and over	70%	50%	45%	38%
Mean of those with debt	\$18,159	\$10,889	\$8,835	\$12,068
Median of those with debt	\$15,905	\$10,556	\$7,590	\$8,900
Mean (All Graduates)	\$12,711	\$9,527	\$8,433	\$9,283
Median (All Graduates)	\$13,477	\$8,201	\$7,475	\$5,397

*A graduate is considered "non-traditional" if at any point at Berea the student was considered a non-traditional student.

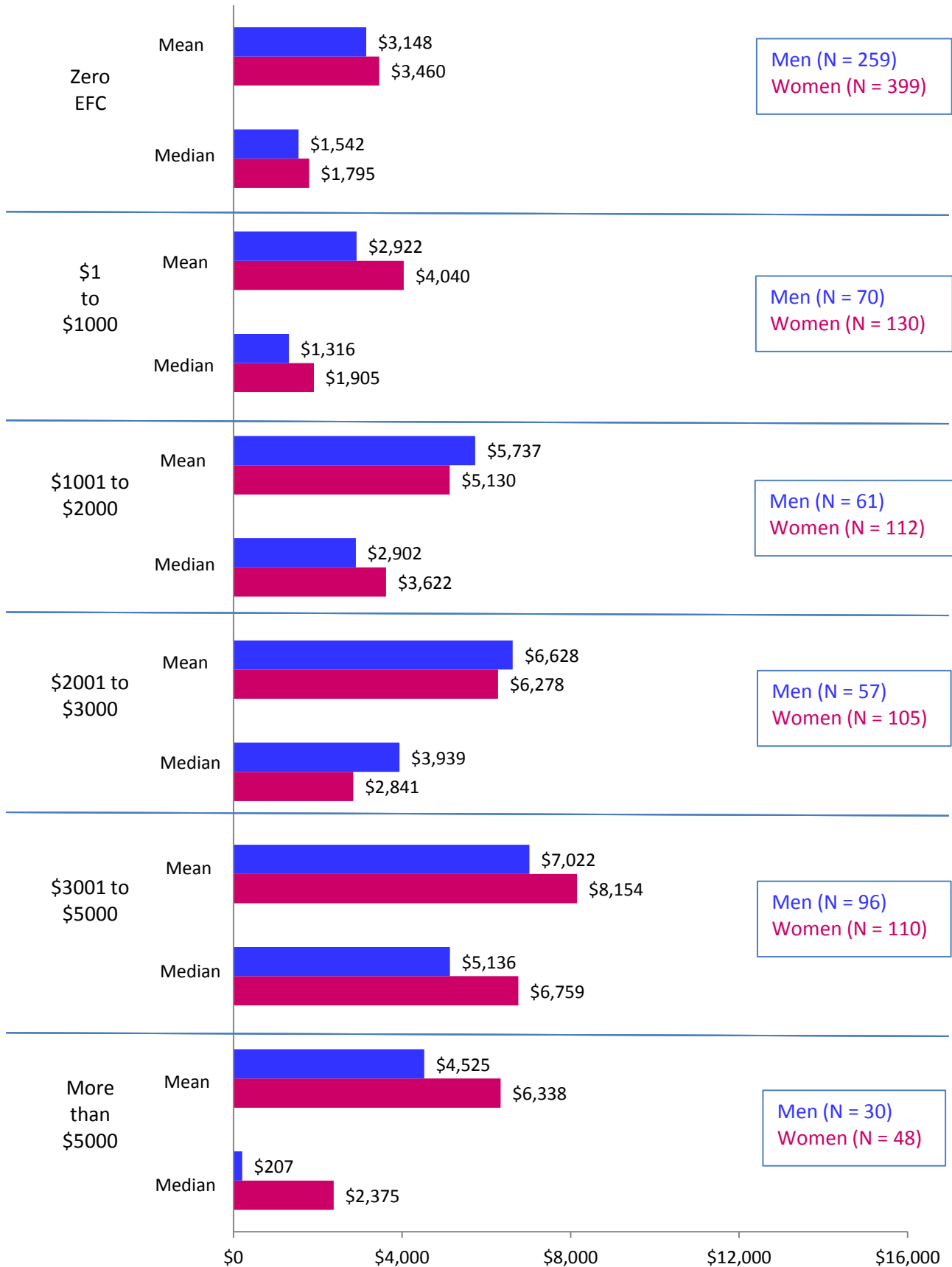
**Status is determined by the latest non-traditional status (e.g., a student was age 25 when she/he came to Berea but had a child in her/his senior year so would be counted as 24 years of age or older and has a child).

NOTE: A non-traditional student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. **International students are not included in this report.** All international students have an EFC of \$0 and complete no paperwork that would verify the non-traditional status other than age.

Average Debt in 2013 Dollars of All Graduates by EFC Categories
 (Based on Fall Term Entering Student EFC - does not include Spring Entrants) Page 92
 Graduates 2009-10 through 2013-14 (N = 1,486)



Average Debt in 2013 Dollars of All Graduates by EFC Categories by Gender
 (Based on Fall Term Entering Student EFC - does not include Spring Entrants) Page 93
 Graduates 2009-10 through 2013-14

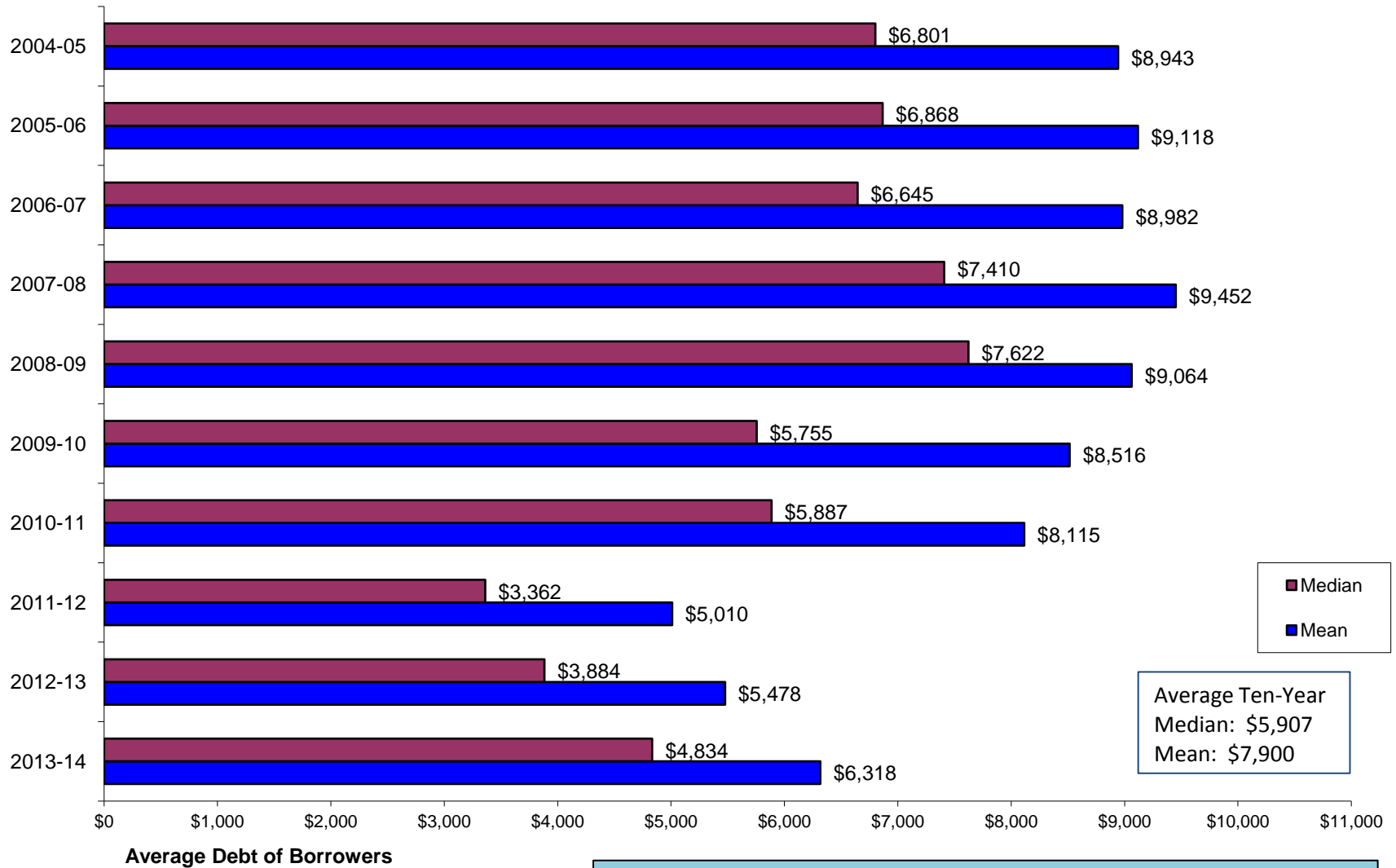


Average Debt in 2013 Dollars of All Graduates by EFC Categories by Cohort Type
 (Based on Fall Term Entering Student EFC - does not include Spring Entrants)
 Graduates 2009-10 through 2013-14



*Students who identified themselves as "Black or African American" alone or in combination with another race.

**Graduates and Their Families:
Average Educational Debt in 2013 Constant Dollars
(Based on only those with debt)**

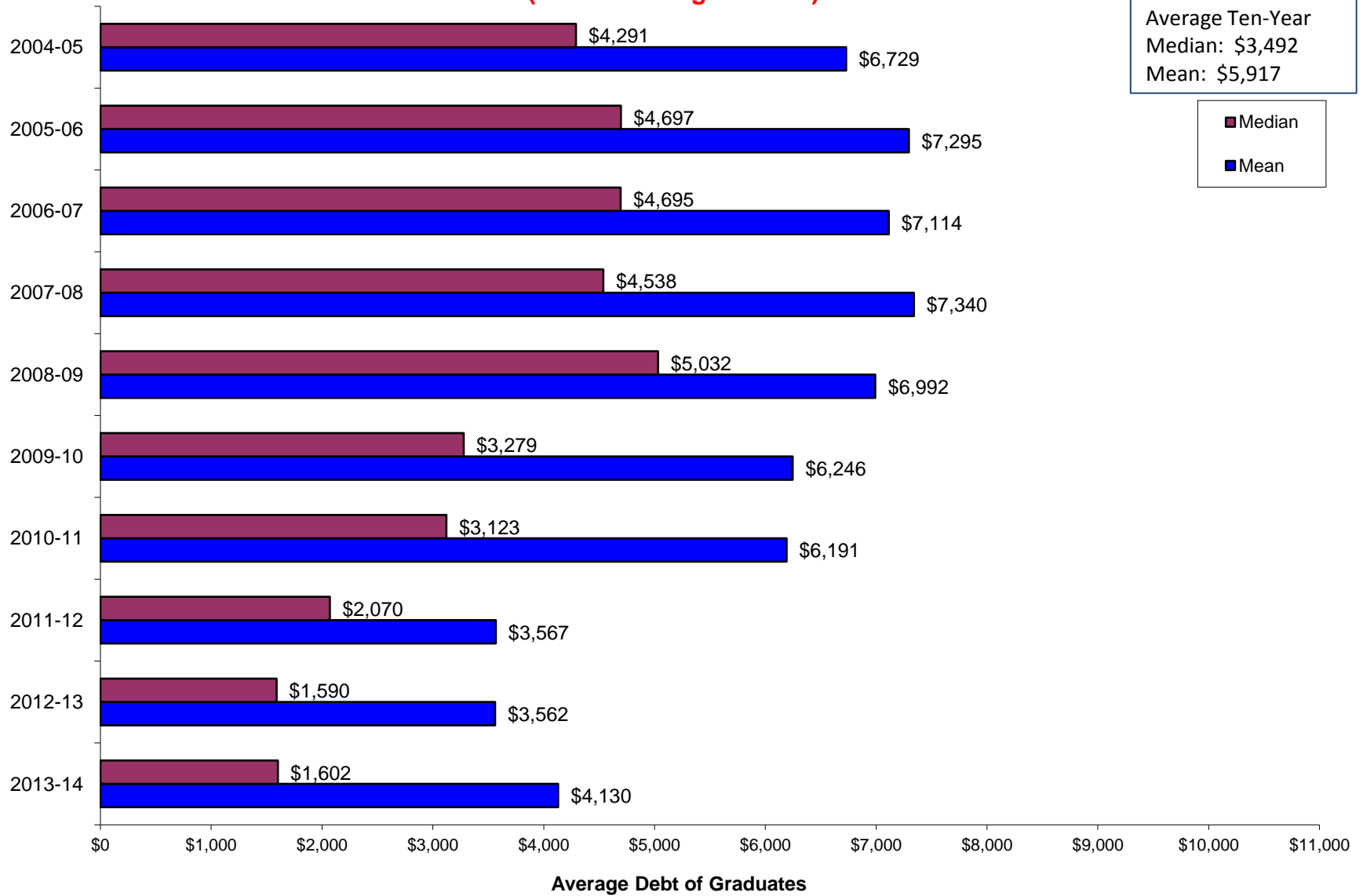


According to "The Project on Student Debt," 2012 graduates have an average debt of \$29,400 nationally and \$22,384 in Kentucky. See page 80 for more breakdowns.

Data include international students and parent loans.

Compiled by the Office of Institutional Research and Assessment, August 2014

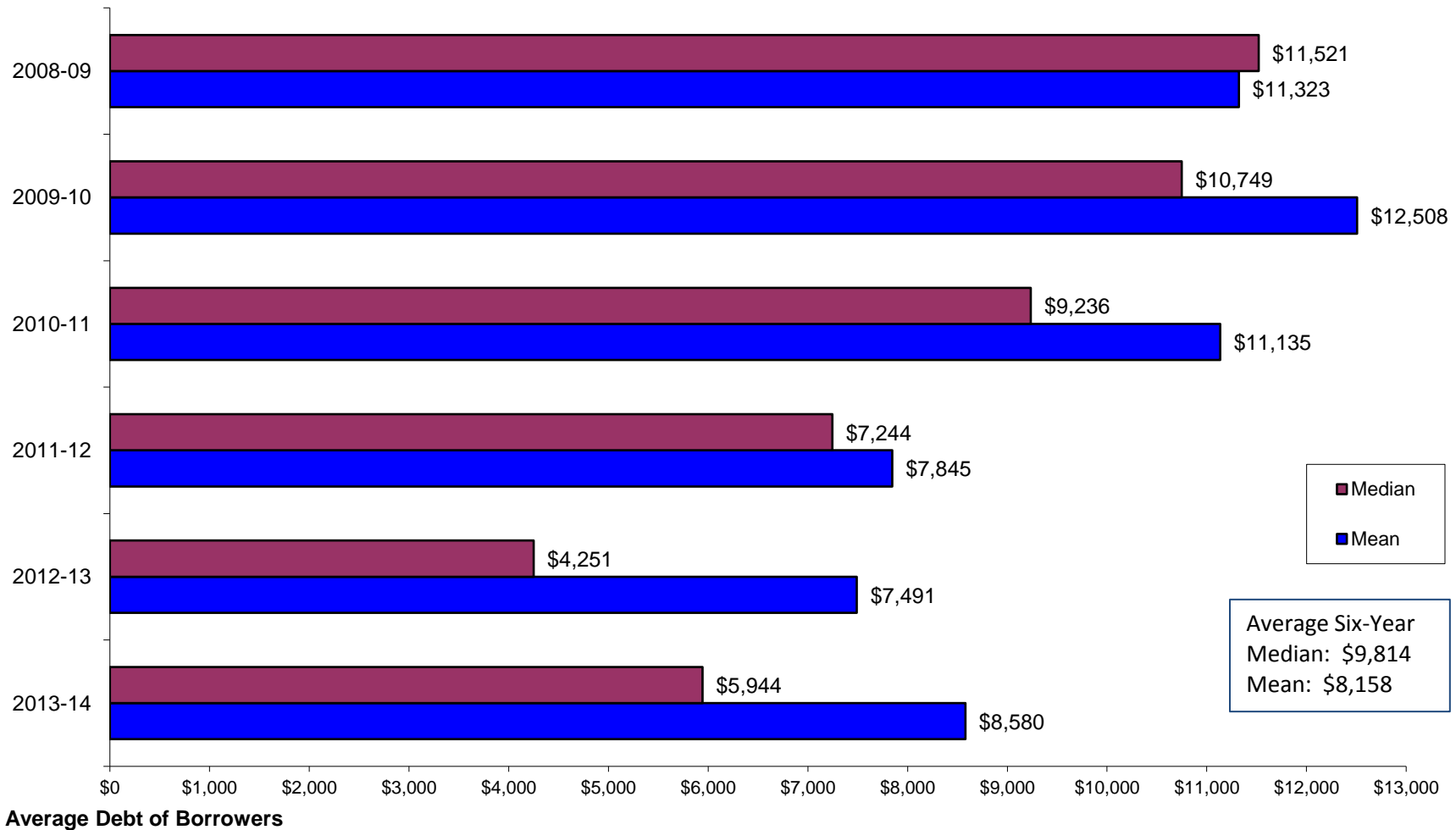
**All Graduates and Their Families:
Average Educational Debt in 2013 Constant Dollars
(Based on all graduates)**



Data include international students and parent loans.

Compiled by the Office of Institutional Research and Assessment, August 2014

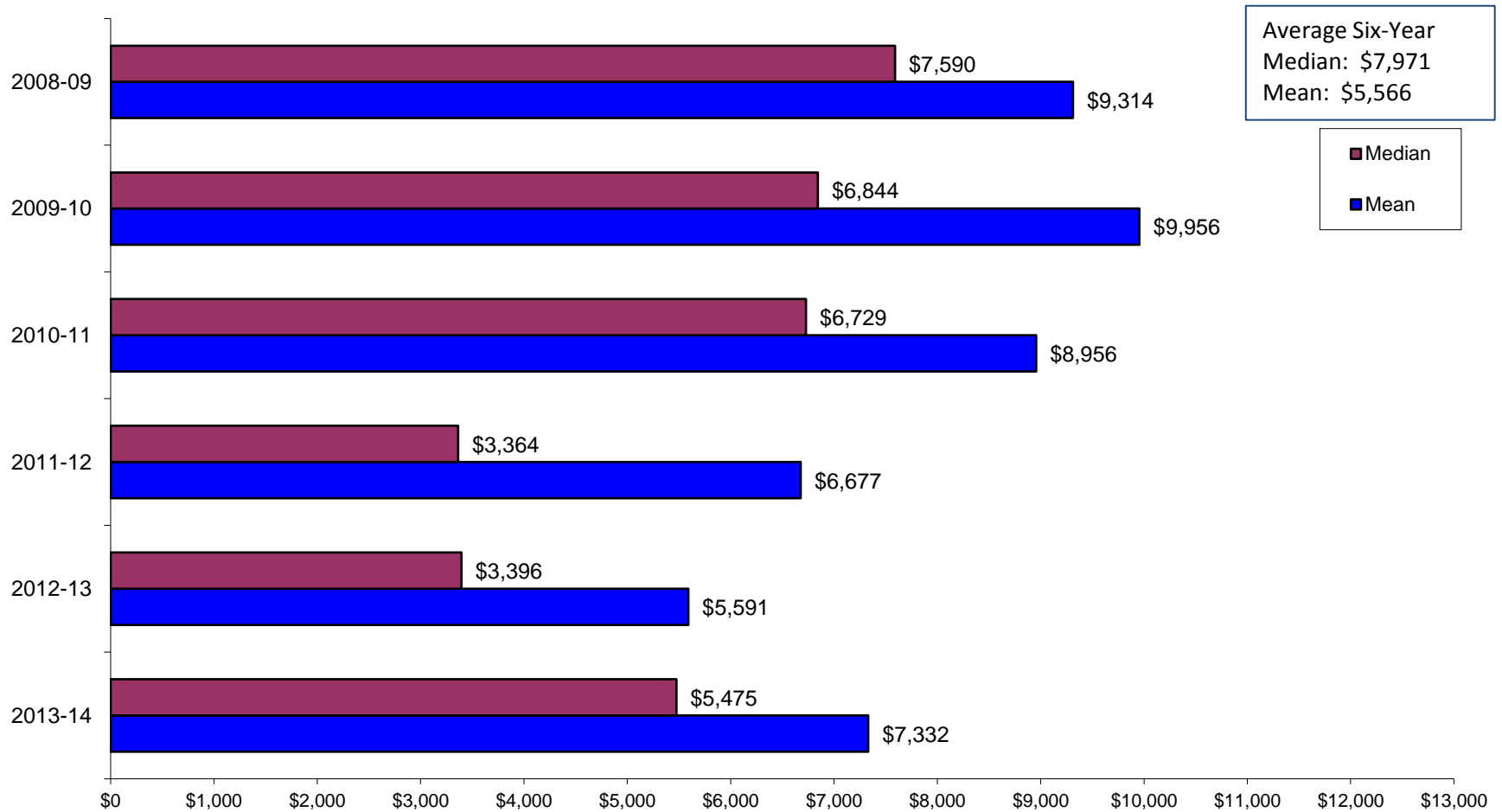
**Non-Traditional Domestic Graduates*:
Average Educational Debt in 2013 Constant Dollars
(Based on only those with debt)**



*A graduate is considered "non-traditional" if at any point at Berea the student was considered a non-traditional student.

NOTE: A non-traditional student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. International students are not included in this report. All international students have an EFC of \$0 and complete no paperwork that would verify the non-traditional status other than age.

**Non-Traditional Domestic Graduates*:
Average Educational Debt in 2013 Constant Dollars
(Based on all graduates)**

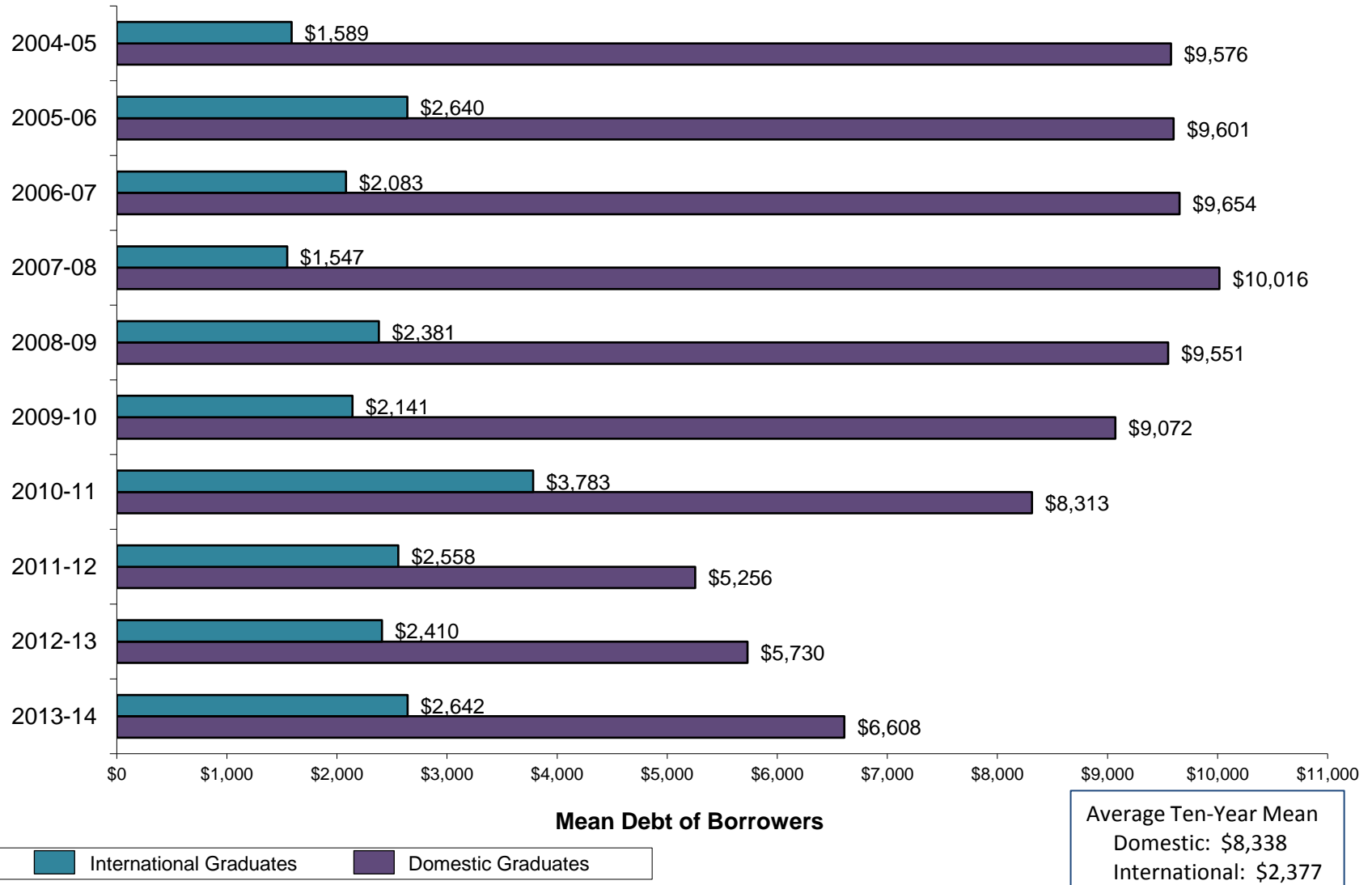


Average Debt of Graduates

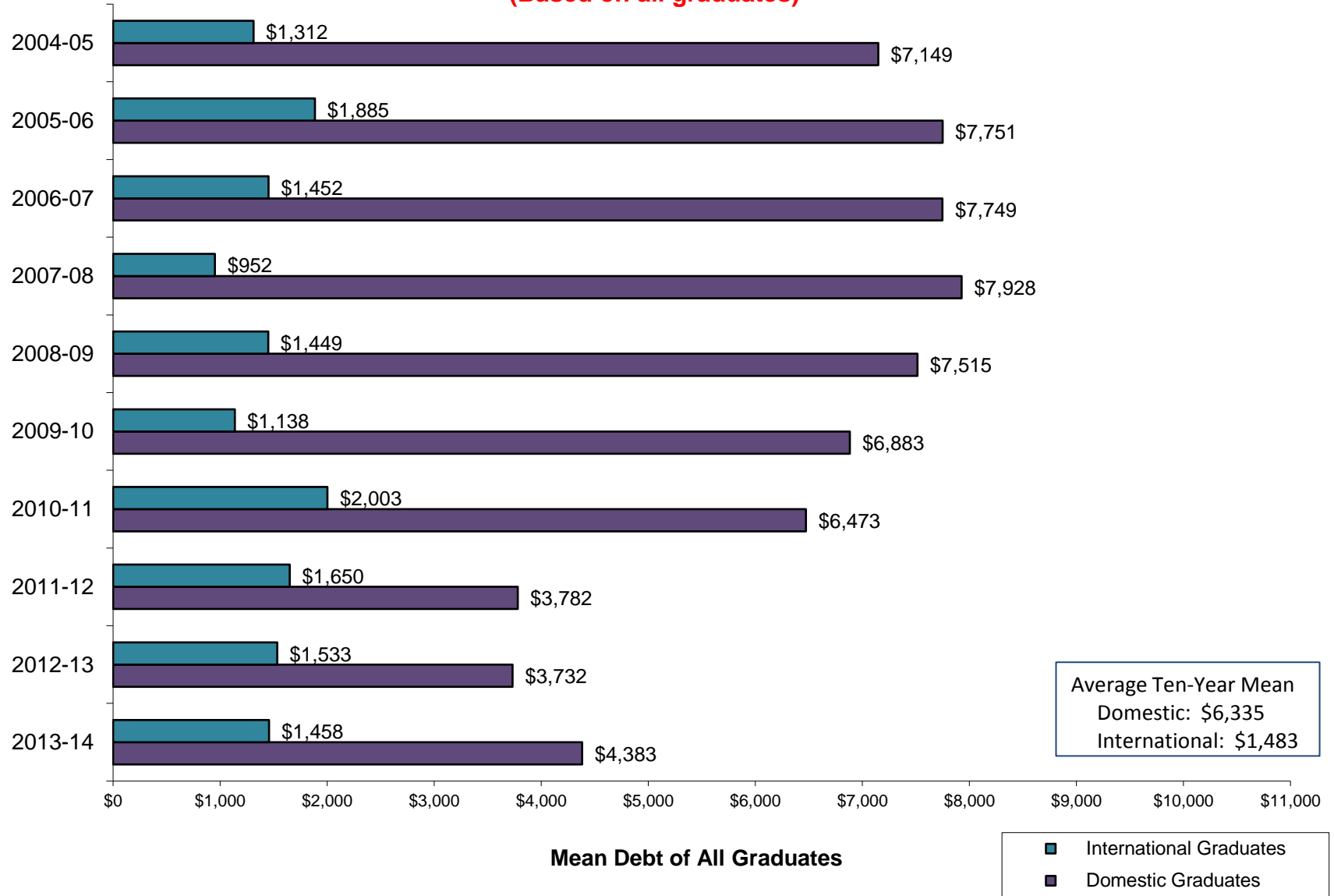
*A graduate is considered "non-traditional" if at any point at Berea the student was considered a non-traditional student.

NOTE: A non-traditional student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. International students are not included in this report. All international students have an EFC of \$0 and complete no paperwork that would verify the non-traditional status other than age.

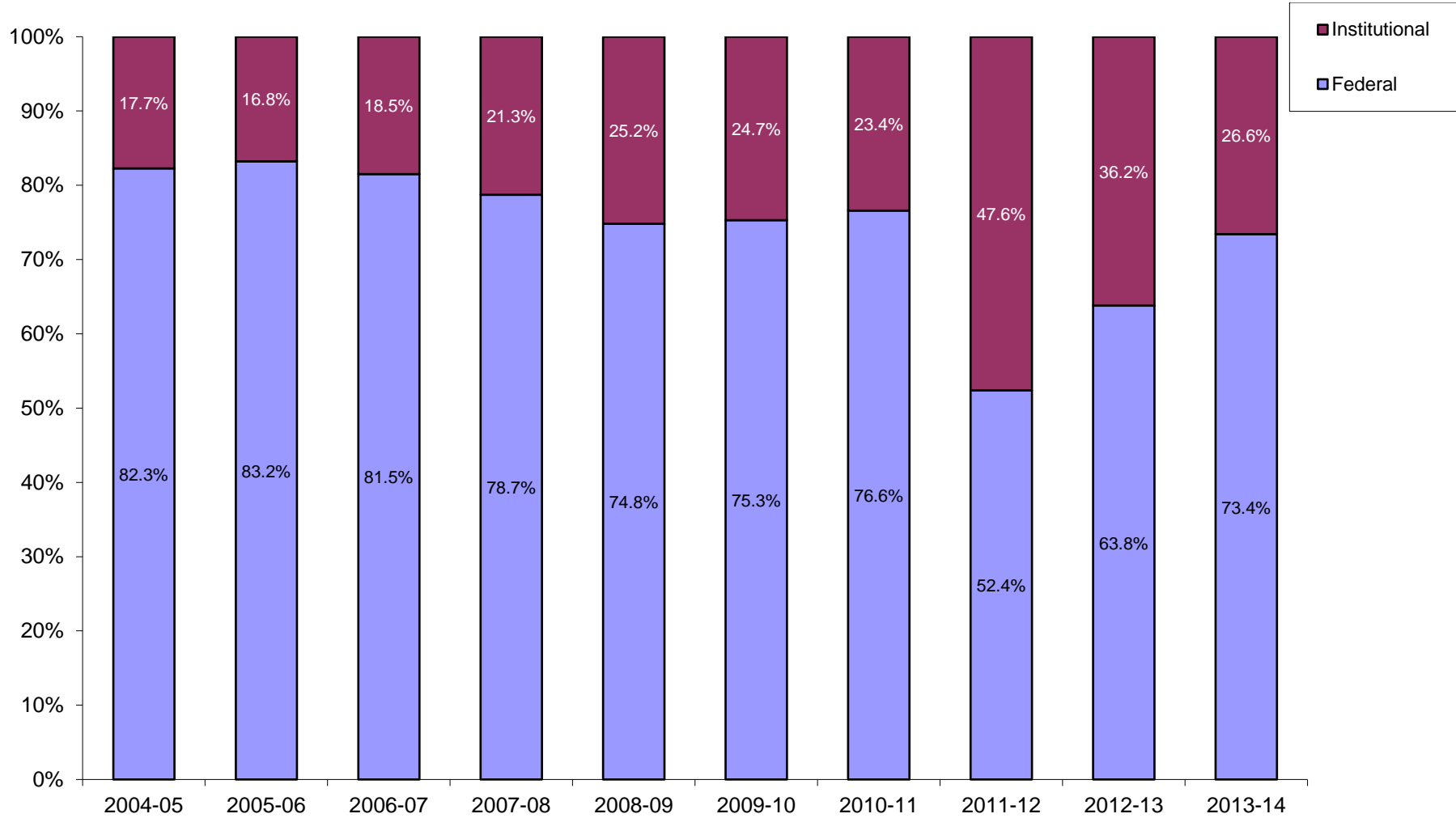
**Domestic vs. International Graduates:
Mean Debt in 2013 Constant Dollars
(Based only on those with debt)**



**Domestic vs. International Graduates:
Mean Debt in 2013 Constant Dollars
(Based on all graduates)**

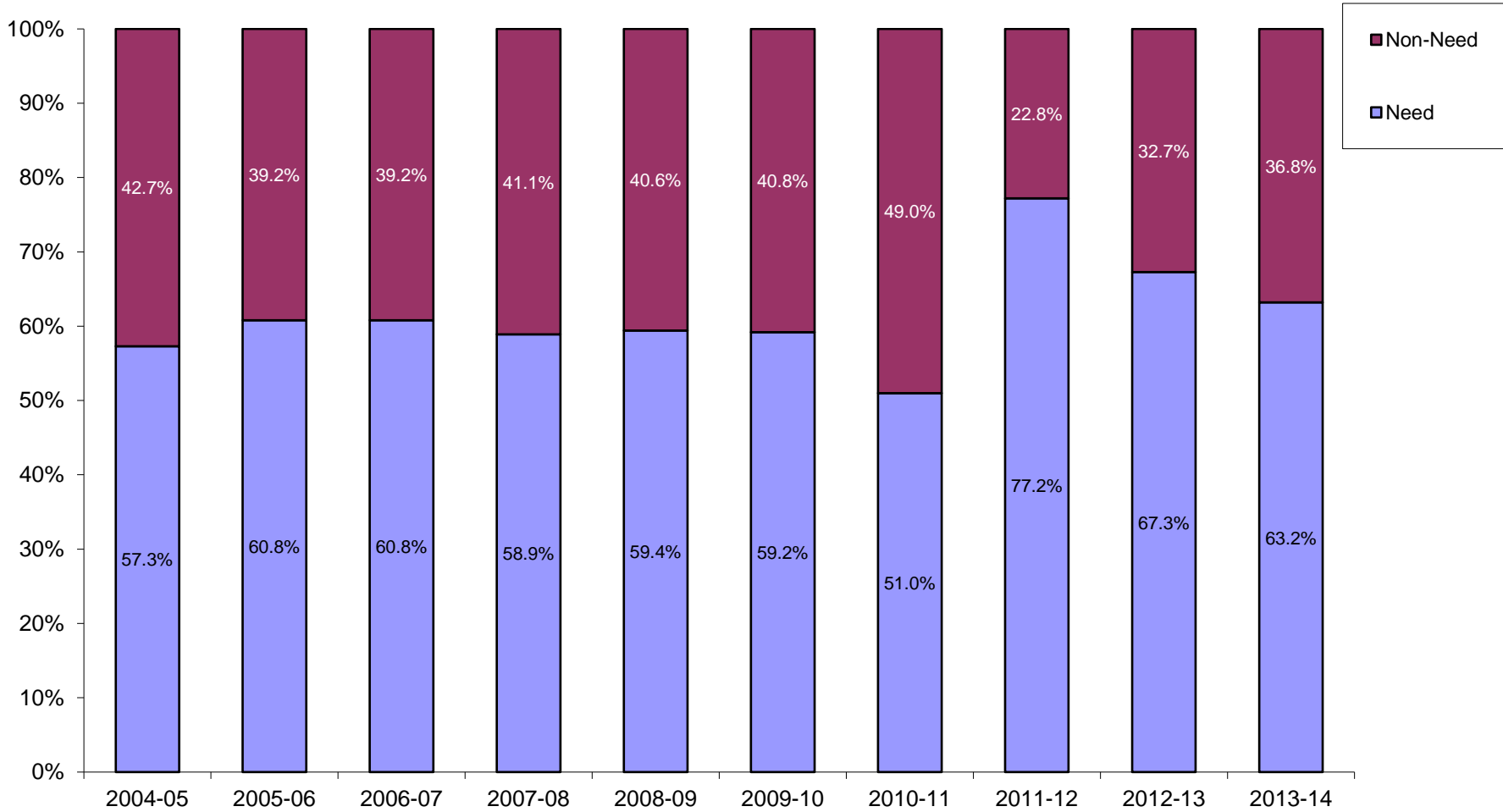


Graduates: Distribution of Debt by Federal vs. Institutional Loans



NOTES: Includes international students and parent loans.
 Federal loans include Subsidized and Unsubsidized Stafford, Perkins and Parent PLUS loans awarded primarily for term bill balances and education abroad opportunities.
 Institutional loans include all Berea College student loans. These loans are used for a variety of reasons: term bills, medical/dental/optical expenses, education abroad, etc.

Graduates: Distribution of Debt by Need-Based vs. Non-Need-Based Loans



NOTES: Includes international students and parent loans.

Need-based loans include Federal Subsidized Stafford, Perkins and all institutional loans awarded to students for a variety of reasons: term bills, medical/dental/optical expenses, education abroad, etc.

Non-need-based loans include Federal Unsubsidized Stafford, Parent PLUS, and alternative student loans. These loans are used primarily to replace Expected Family Contribution (EFC) for term bill balances and education abroad opportunities.