

Student Financial Status and Debt Report June 2020



Compiled by the
Office of Institutional Research and Assessment

Student Financial Status and Debt Report, June 2020

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 2019 Constant dollars (unless otherwise noted) and are based on the Bureau of Labor Statistics.
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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 often 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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II. First-Year Students

- a. Average Expected Family Contribution (EFC) (in actual dollars)
 - All First-Year Students
 - All African-American* First-Year Students
 - All Other Domestic First-Year Students
 - All Non-Traditional** Domestic First-Year Students
- b. Average Expected Family Contribution (EFC) (in 2019 Constant Dollars)
 - All First-Year Students
 - All African-American* First-Year Students
 - All Other Domestic First-Year Students
 - All Non-Traditional** Domestic First-Year Students
- c. Percent of First-Year Students with an EFC of \$0
 - All First-Year Students
 - African American* First-Year Students Compared to All Other Domestic First-Year Students
 - All Non-Traditional** Domestic First-Year Students
- d. Average Family Income (in 2019 Constant Dollars)
 - All First-Year Students
 - All African-American* First-Year Students
 - All Other Domestic First-Year Students
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- e. Median Family Income (in 2019 Constant Dollars): African American* Students compared to All Other Domestic First-Year Students
- f. All First-Year Students:
 - Percent of who Borrowed Money by Loan Type
 - Average Direct Subsidized Loan Amount/Percent who Received Loan
 - Average Direct Unsubsidized Loan Amount and Percent who Received Loan
 - Average Other Loan Amount and Percent who Received Loan

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II. First-Year Students, continued:

- g. All Non-Traditional** Domestic First-Year Students:
 - Percent of who Borrowed Money by Loan Type
 - Average Loan Amount of Borrowers and Percent who Received Any Loan
 - Average Direct Subsidized Loan Amount/Percent who Received Loan
 - Average Direct Unsubsidized Loan Amount and Percent who Received Loan
 - Average Other Loan Amount and Percent who Received Loan
- h. Average Labor Earnings (in 2019 Constant Dollars)
- i. Percent of Domestic First-Year Students who Received Pell Grant

Berea College Frame of Reference Institutions' Comparisons

- j. Percent of Fall 2017 First-Year Students who Received Grant Aid by Type
- k. Distribution of Grant Aid Received by Fall 2017 First-Year Students
- l. Average Amount of Student Loans Given to Fall 2017 First-Year Students and Percent of Students that Received a Loan
- m. Average Amount of Pell Grants Received by Fall 2017 First-Year Students and Percent of Students that Received the Pell Grant

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III. New Transfer Students

- a. Average Expected Family Contribution (EFC) (in actual dollars)
 - All New Transfer Students
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- b. Average Expected Family Contribution (EFC) (in 2019 Constant Dollars)
 - All New Transfer Students
 - All Non-Traditional** Domestic New Transfer Students
- c. Percent of New Transfer Students with an EFC of \$0
 - All New Transfer Students
 - All Non-Traditional** Domestic New Transfer Students
- d. Average Family Income (in 2019 Constant Dollars)
 - All New Transfer Students
 - All Non-Traditional** Domestic New Transfer Students
- e. All New Transfer Students:
 - Percent of who Borrowed Money by Loan Type
 - Average Direct Subsidized Loan Amount/Percent who Received Loan
 - Average Direct Unsubsidized Loan Amount and Percent who Received Loan
 - Average Other Loan Amount and Percent who Received Loan
- f. All Non-Traditional** Domestic New Transfer Students:
 - Percent of who Borrowed Money by Loan Type
 - Average Loan Amount of Borrowers and Percent who Received Any Loan
 - Average Direct Subsidized Loan Amount/Percent who Received Loan
 - Average Direct Unsubsidized Loan Amount and Percent who Received Loan
 - Average Other Loan Amount and Percent who Received Loan
- g. Average Labor Earnings (in 2019 Constant Dollars)
- h. Percent of Domestic New Transfer Students who Received Pell Grant

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

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IV. Degree-Seeking Fall Enrollment

- a. Average Expected Family Contribution (EFC) (in actual dollars)
 - All Degree-Seeking Students
 - All Non-Traditional** Domestic Degree-Seeking Students
- b. Average Expected Family Contribution (EFC) (in 2019 Constant Dollars)
 - All Degree-Seeking Students
 - All Non-Traditional** Domestic Degree-Seeking Students
- c. Average Expected Family Contribution (EFC) (in actual and 2019 Constant Dollars)
 - Non-Traditional** Domestic Degree-Seeking Students by Categories
 - Single Parent
 - Married with child(ren)
 - Married; no child(ren)
 - 24 years or older
- d. Percent of Degree-Seeking Fall Enrollment with an EFC of \$0
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 - African American* Students Compared to All Other Domestic Students
 - All Non-Traditional** Domestic Degree-Seeking Students
 - By Non-Traditional Categories
 - Single Parent
 - Married with child(ren)
 - Married; no child(ren)
 - 24 years or older
- e. Average Family Income (in 2019 Constant Dollars)
 - All Degree-Seeking Students
 - All Non-Traditional** Domestic Degree-Seeking Students
- f. All Degree-Seeking Students:
 - Percent who Borrowed Money by Loan Type
 - Average Direct Subsidized Loan Amount and Percent who Received Loan
 - Average Direct Unsubsidized Loan Amount and Percent who Received Loan
 - Average Other Loan Amount and Percent who Received Loan
 - Mean Debt of Borrowers by Classification

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

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Iv. Degree-Seeking Fall Enrollment, continued:

g. All Non-Traditional** Domestic Degree-Seeking Students:

Percent who Borrowed Money by Loan Type

Average Loan Amount of Borrowers and Percent who Received Any Loan

Average Direct Subsidized Loan Amount and Percent who Received Loan

Average Direct Unsubsidized Loan Amount and Percent who Received Loan

Average Other Loan Amount and Percent who Received Loan

h. Non-Traditional** Domestic Degree-Seeking Students by Categories

Percent who Borrowed Any Money (Single Parent, Married with child(ren), Married; no child(ren) 24 years or older

Single Parent

Percent who Borrowed Money by Loan Type

Average Loan Amount of Borrowers and Percent who Received Any Loan

Average Direct Subsidized Loan Amount and Percent who Received Loan

Average Direct Unsubsidized Loan Amount and Percent who Received Loan

Average Other Loan Amount and Percent who Received Loan

Married with child(ren)

Percent who Borrowed Money by Loan Type

Average Loan Amount of Borrowers and Percent who Received Any Loan

Average Direct Subsidized Loan Amount and Percent who Received Loan

Average Direct Unsubsidized Loan Amount and Percent who Received Loan

Average Other Loan Amount and Percent who Received Loan

Married; no child(ren)

Percent who Borrowed Money by Loan Type

Average Loan Amount of Borrowers and Percent who Received Any Loan

Average Direct Subsidized Loan Amount and Percent who Received Loan

Average Direct Unsubsidized Loan Amount and Percent who Received Loan

Average Other Loan Amount and Percent who Received Loan

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

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Student Financial Status and Debt Report, June 2020 Relevant Definitions and Table of Contents

Iv. Degree-Seeking Fall Enrollment, continued:

24 years or older

- Percent who Borrowed Money by Loan Type
- Average Loan Amount of Borrowers and Percent who Received Any Loan
- Average Direct Subsidized Loan Amount and Percent who Received Loan
- Average Direct Unsubsidized Loan Amount and Percent who Received Loan
- Average Other Loan Amount and Percent who Received Loan
- i. Average Labor Earnings (in 2019 Constant Dollars) and Average Hours Worked per Week
- j. Average Pell Grant Award (in 2019 Constant Dollars) and Percentage Receiving Pell Grants

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- NOTES:
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 2. Loans (debt) are cumulative loans.

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V. Graduates

- a. Average Expected Family Contribution (EFC) (in actual dollars)
[Based on Entering Data]
- b. Average Expected Family Contribution (EFC) (in 2019 Constant Dollars)
[Based on Entering Data]
- c. Average Family Income (in 2019 Constant Dollars) [Based on Entering Data]

State-by-State Comparisons and Kentucky Institution-Specific Comparisons from “The Project on Student Debt,” September 2019

- d. Percent of 2018 Graduates with Zero Debt by State
- e. Average Debt of 2018 Graduates with Loans by State
- f. Percent of 2018 Graduates with Zero Debt by Kentucky Institutions
- g. Average Debt of 2018 Graduates with Loans by Kentucky Institutions

- h. Percentage of Graduates and Their Families with Zero Educational Debt (no loans)
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 - Domestic Graduates vs. International Graduates
 - Non-Traditional Domestic Graduates
- i. Distribution of Graduate Debt and Average Debt (in 2019 Constant Dollars)
Academic Years: 2014-15, 2015-16, 2016-17, 2017-18, and 2018-19
- j. Distribution of Graduate Debt and Average Debt of Borrowers;
Domestic vs. International Graduates: 2016-17, 2017-18, and 2018-19
- k. Distribution of Graduate Debt and Average Debt of Borrowers
by Cohort Type, Academic Year: 2018-2019
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 - By Cohort Type by Sex
 - i. Academic Years: 2014-15, 2015-16, 2016-17, 2017-18, and 2018-19
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 - By Current Non-Traditional Status

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V. Graduates, continued

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 - ii. Based on all Graduates
 - All Current Non-Traditional Domestic Graduates
 - i. Based on only those with debt
 - ii. Based on all Graduates
- o. Domestic vs. International Graduates: Mean Debt
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 - Based on all graduates
- p. Distribution of Debt by Federal vs. Institutional Loans
- q. Distribution of Debt by Need-Based vs. Non-Need-Based Loans

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

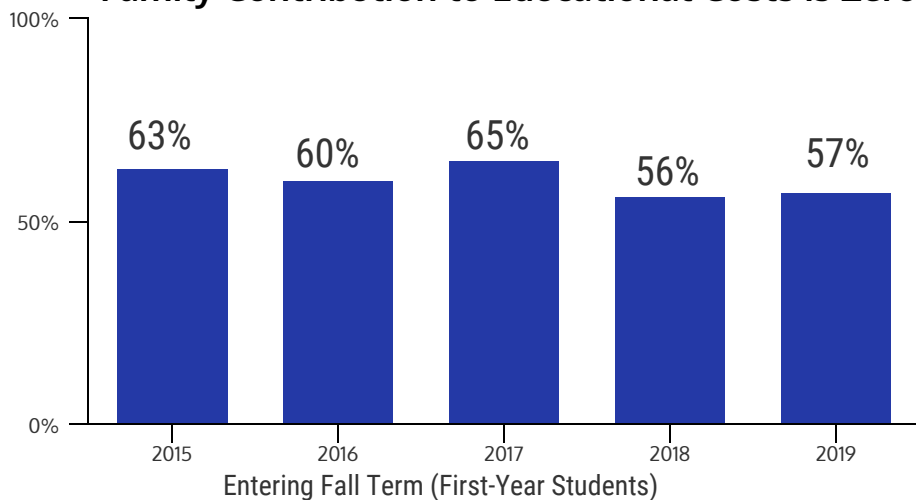
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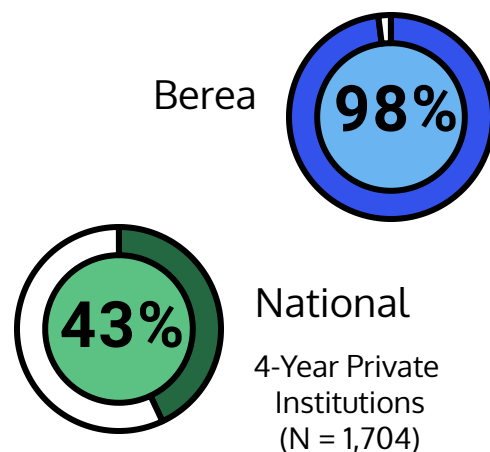
First-Year Students

Student Financial Status and Debt Highlights

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

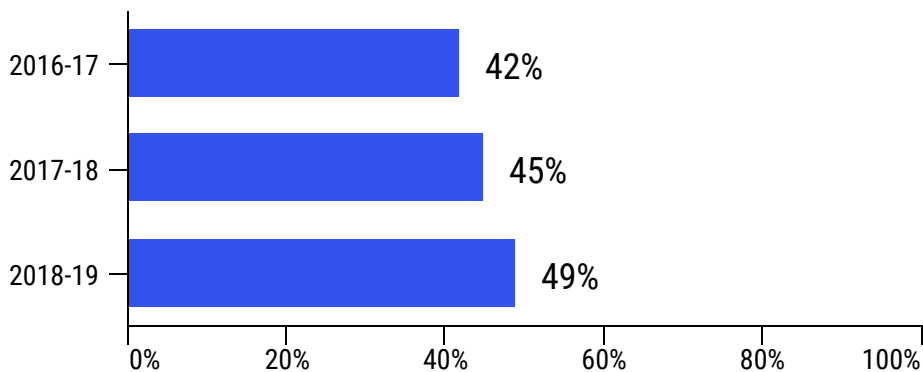


Federal Pell Grant Recipients: Domestic Fall 2019 First-Year Students

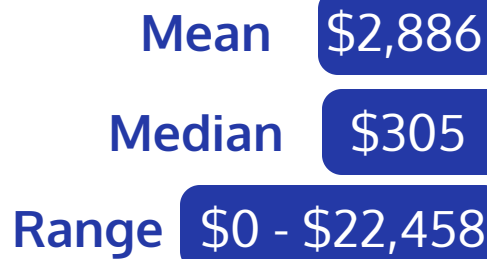


Debt for ALL Graduates

Percent of Graduates with Zero Debt

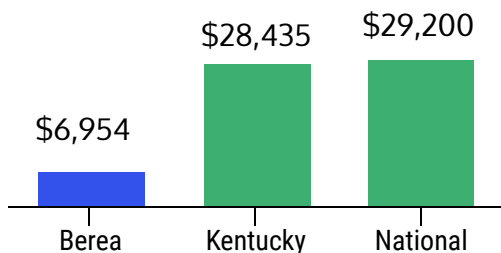


Debt for All Berea 2018-2019 Graduates (includes those with \$0 Debt)

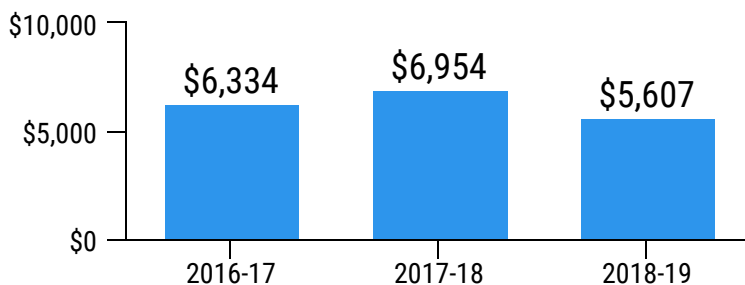


Debt for Graduates who Borrowed Money

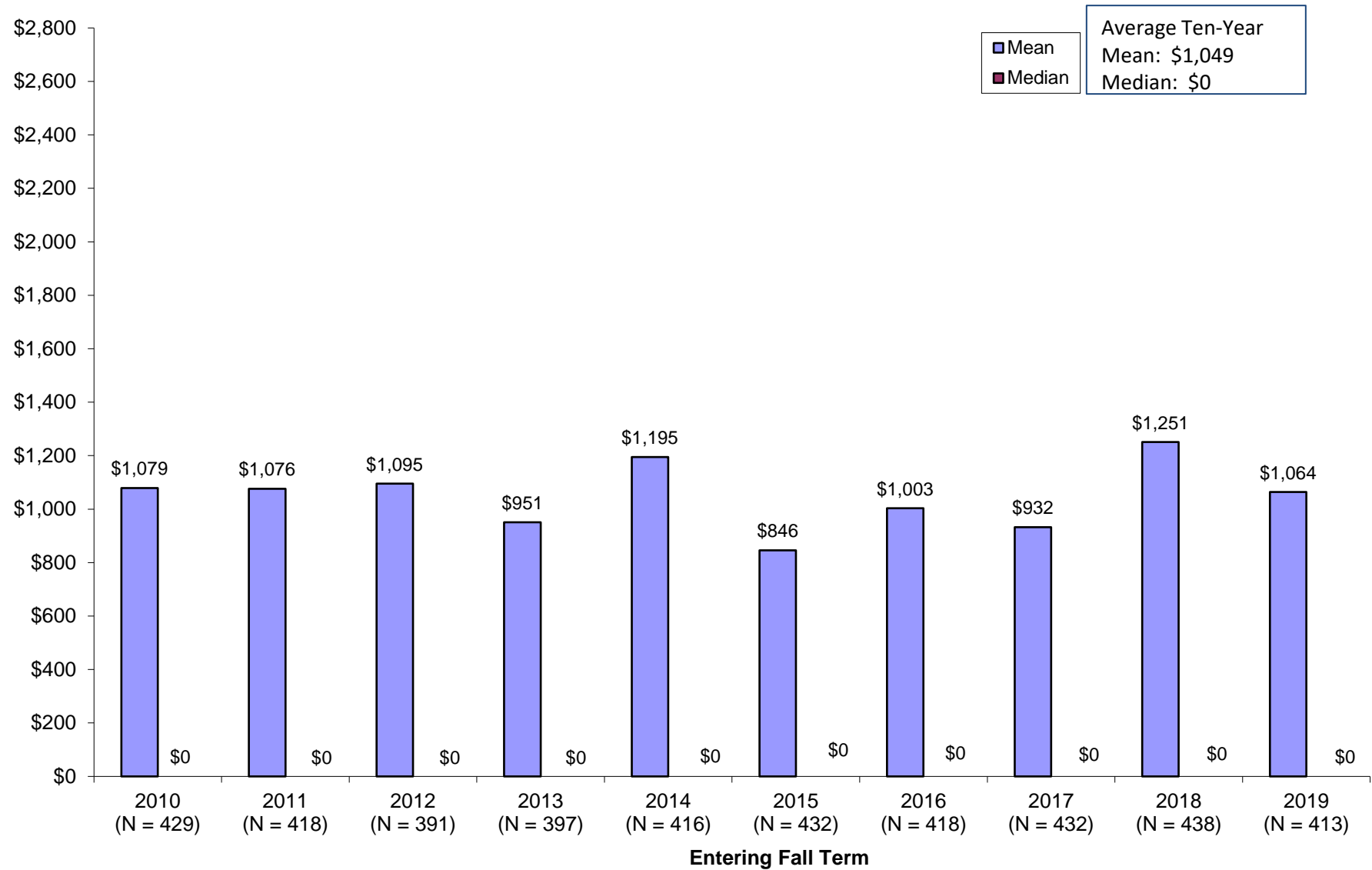
Average Debt of Borrowers (According to The Project on Student Debt) (2018 Graduates)



Average Debt of Borrowers

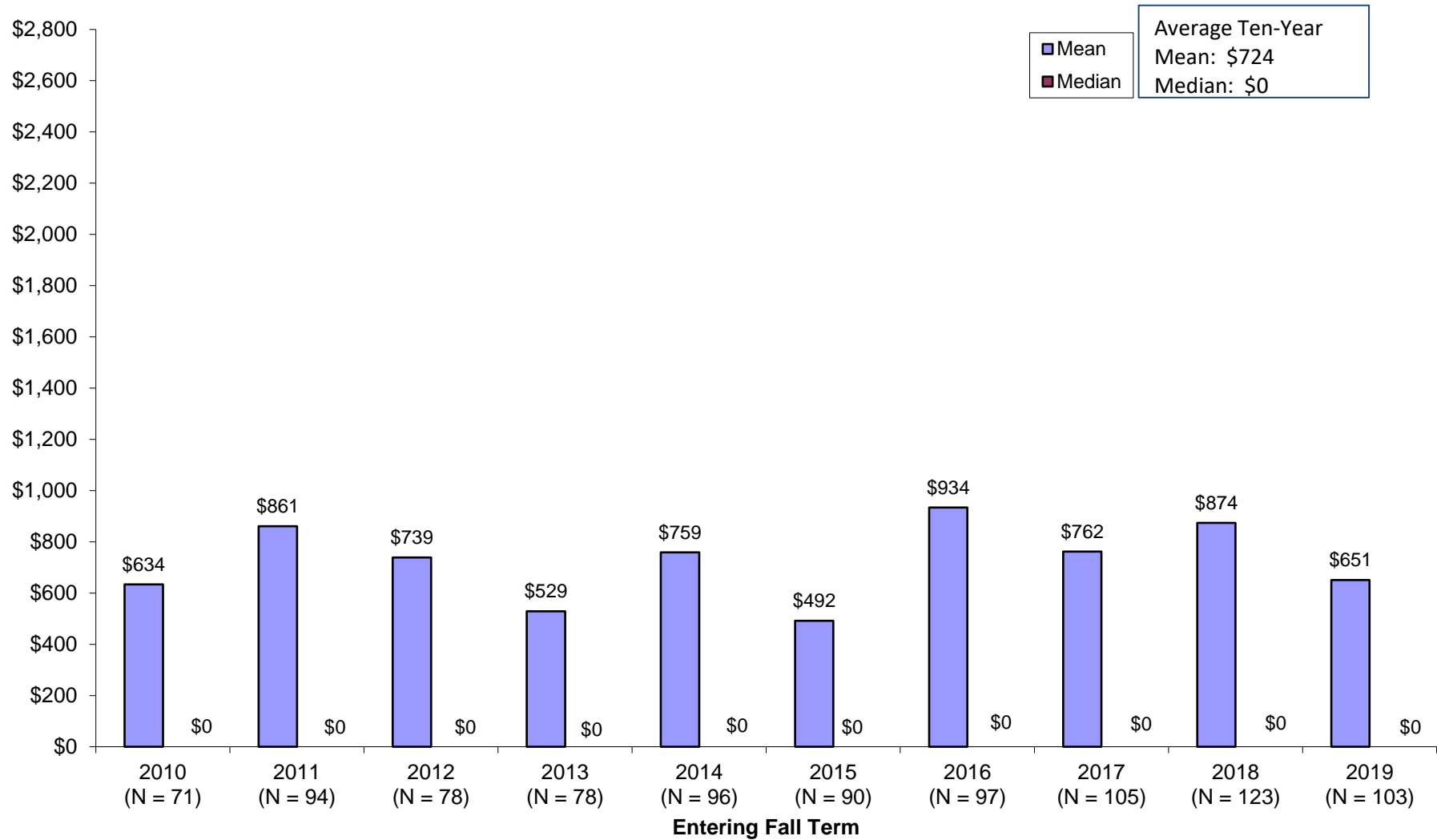


**All First-Year Students:
Average Expected Family Contribution (EFC) in Actual Dollars**



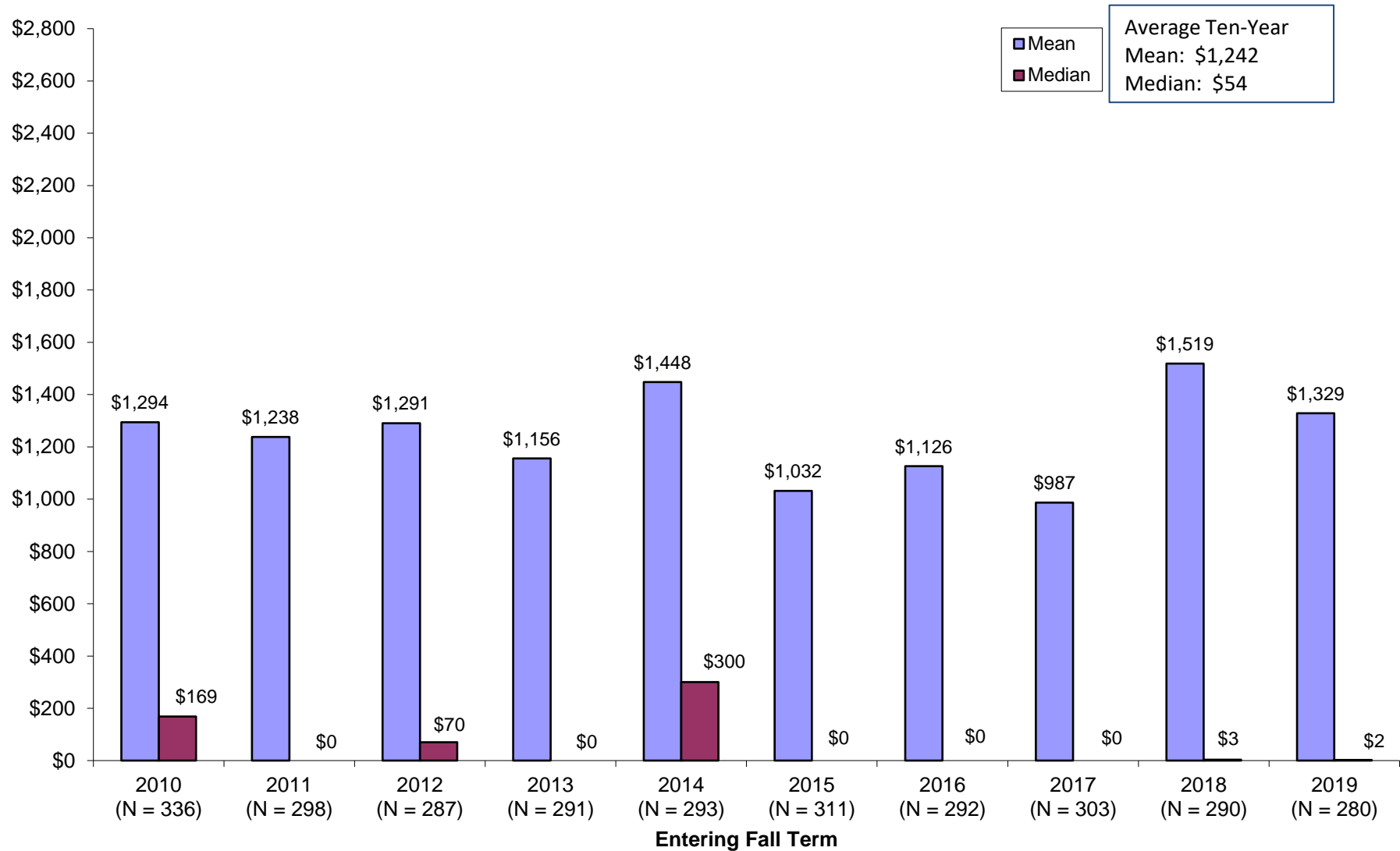
NOTE: Includes international students and assumes they have a family contribution of \$0.

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

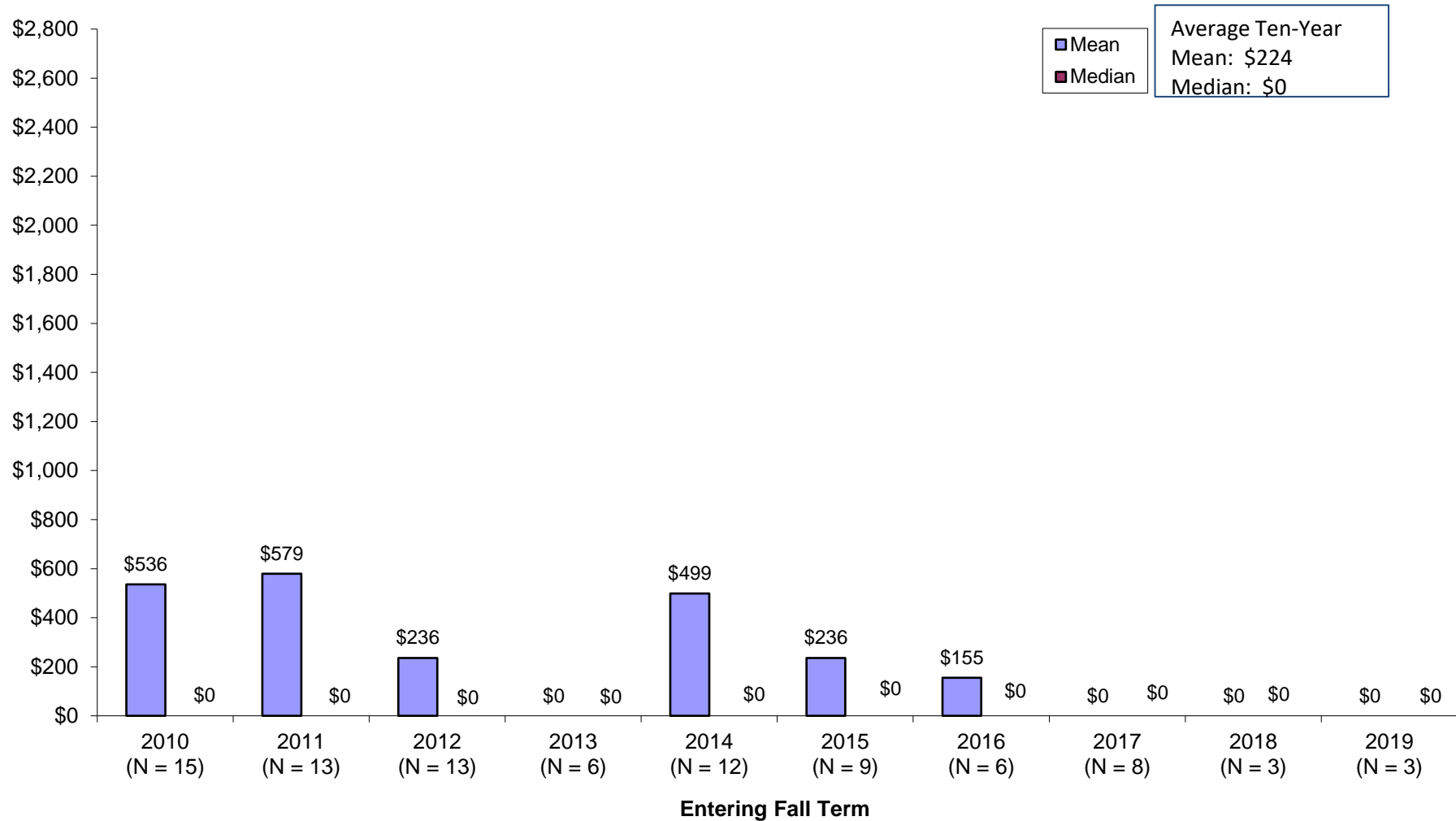


*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

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

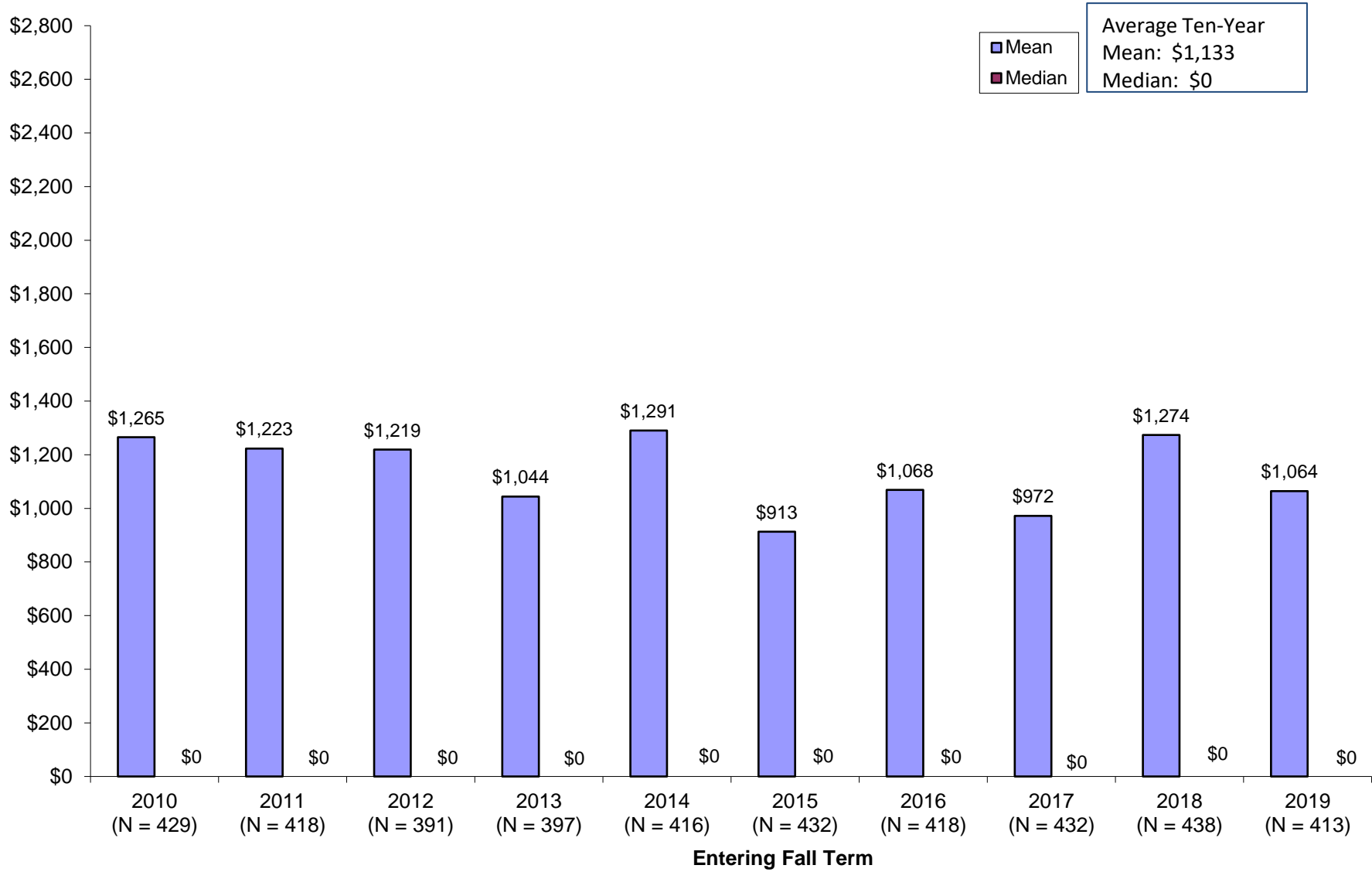


**All Non-Traditional* Domestic First-Year Students:
Average Expected Family Contribution (EFC) in Actual Dollars**



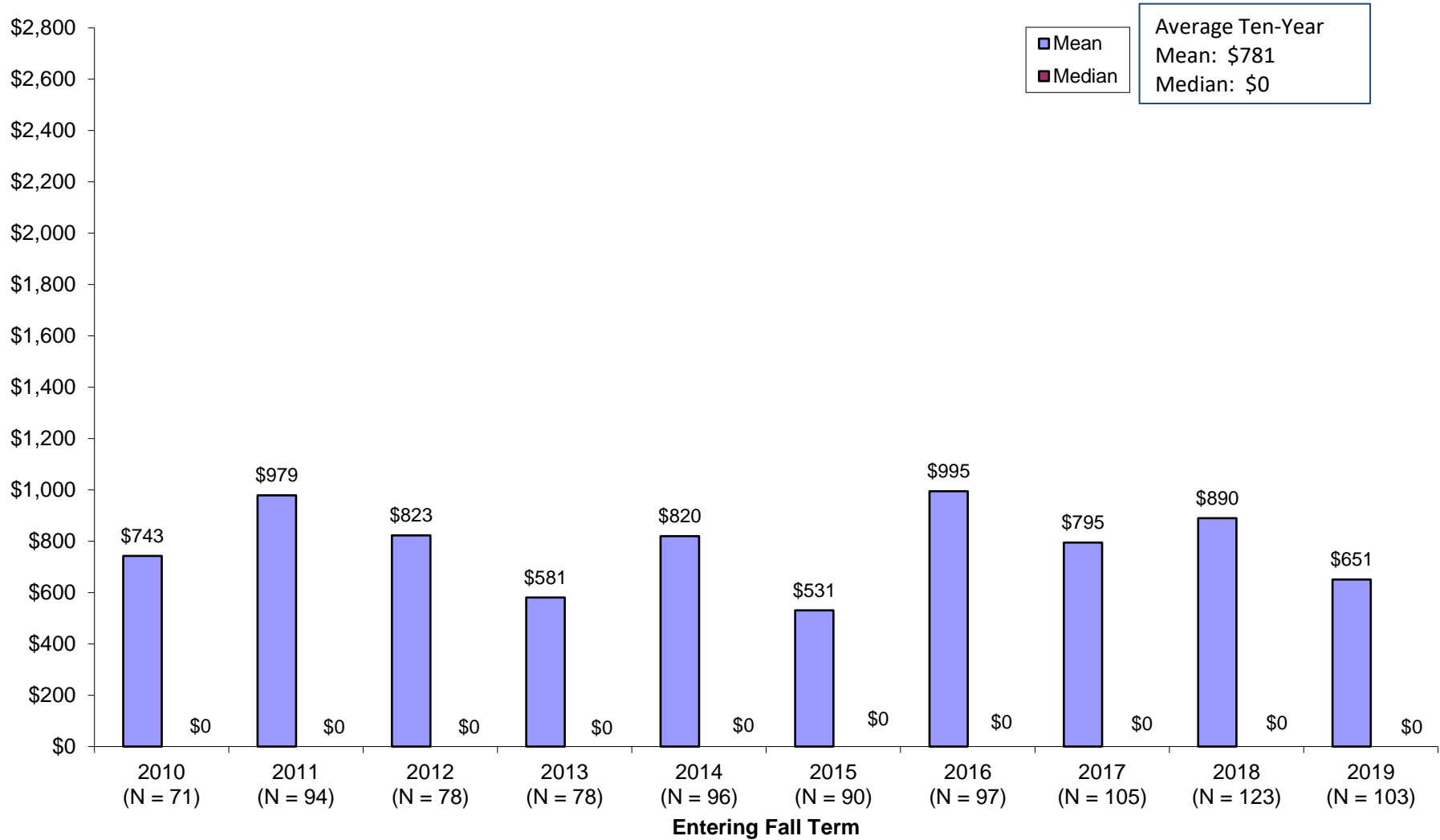
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**All First-Year Students:
Average Expected Family Contribution (EFC) in 2019 Constant Dollars**



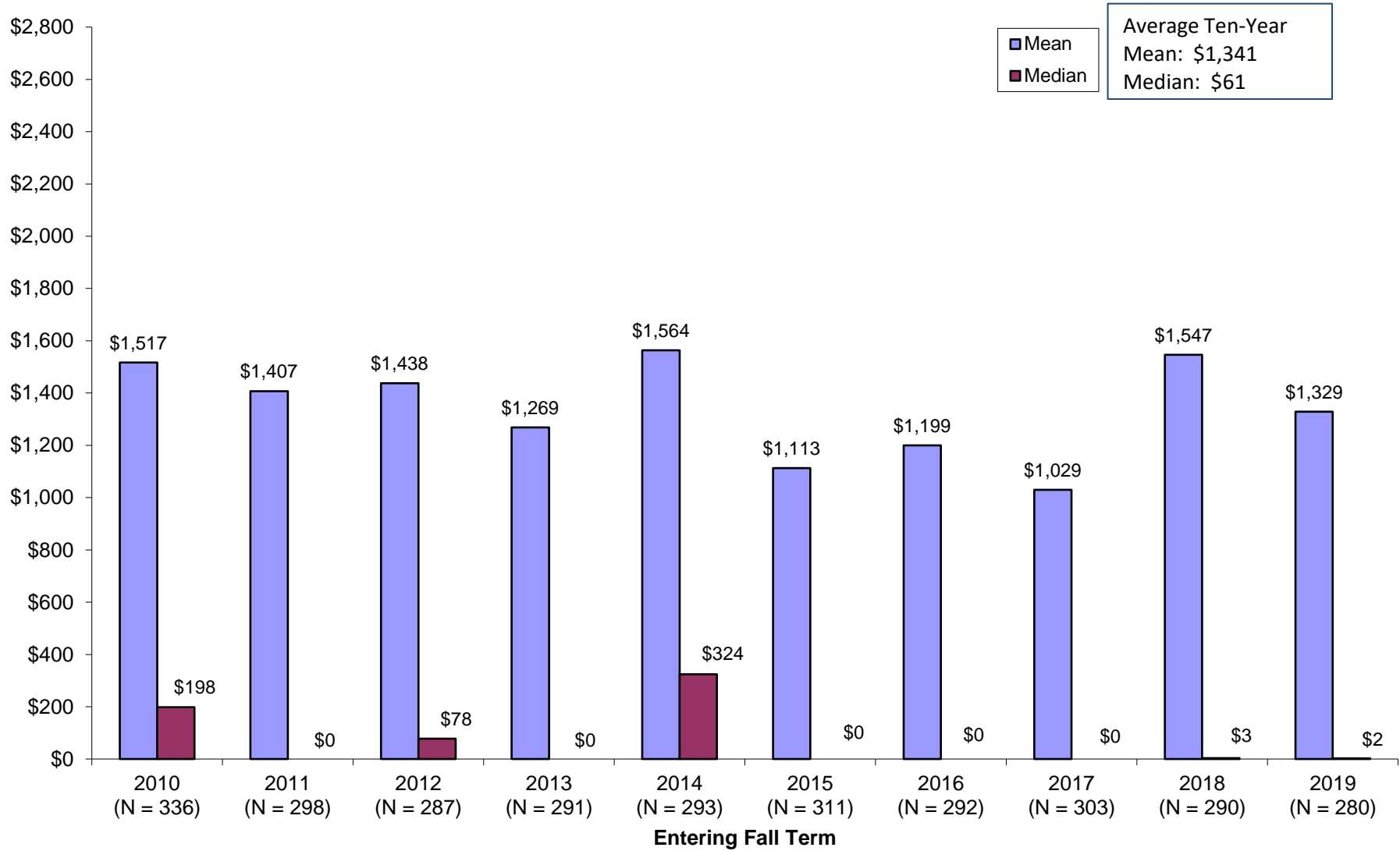
NOTE: Includes international students and assumes they have a family contribution of \$0.

**All African-American* First-Year Students:
Average Expected Family Contribution in 2019 Constant Dollars**

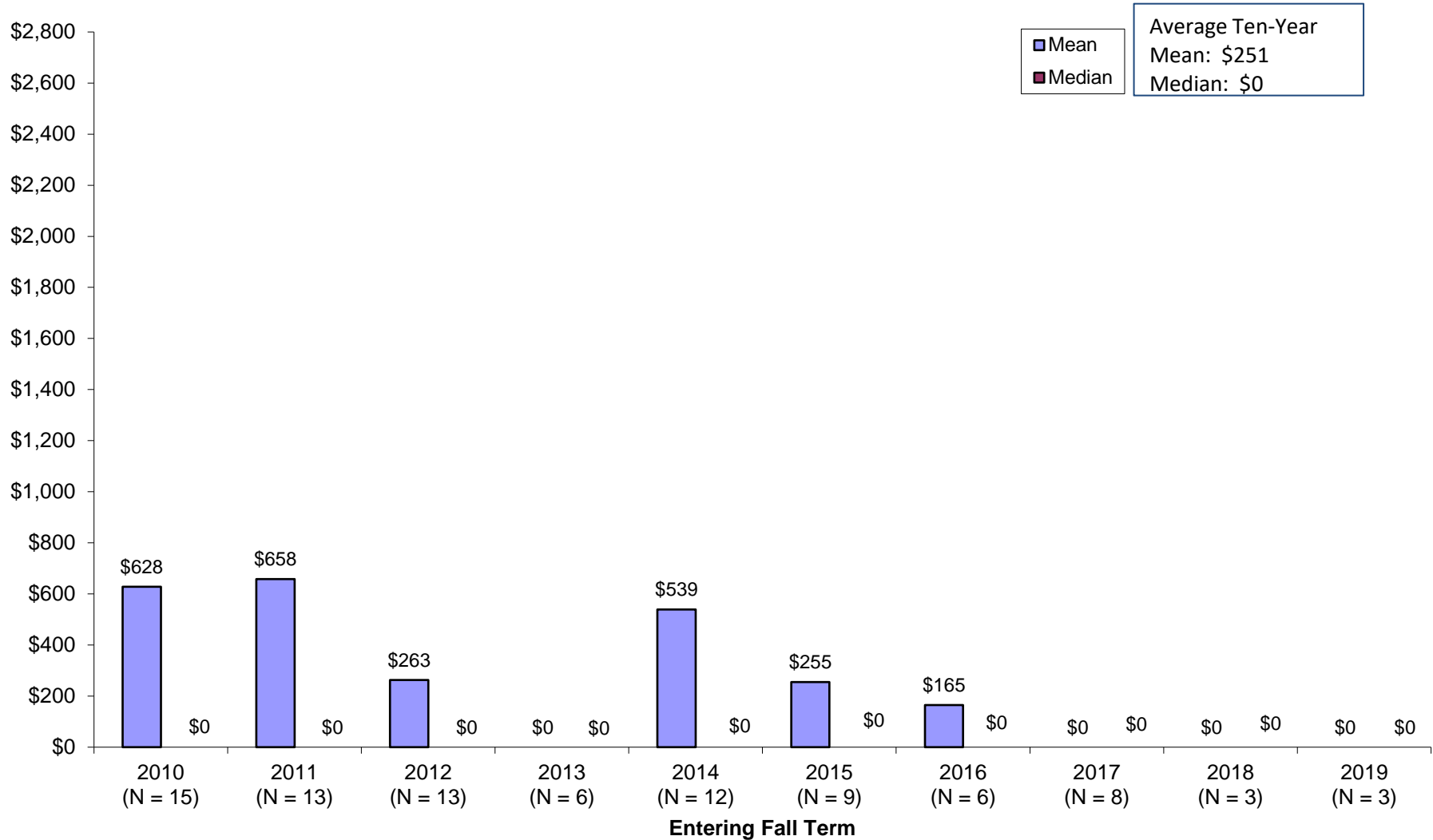


*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

**All Other Domestic First-Year Students:
Average Expected Family Contribution (EFC) in 2019 Constant Dollars**



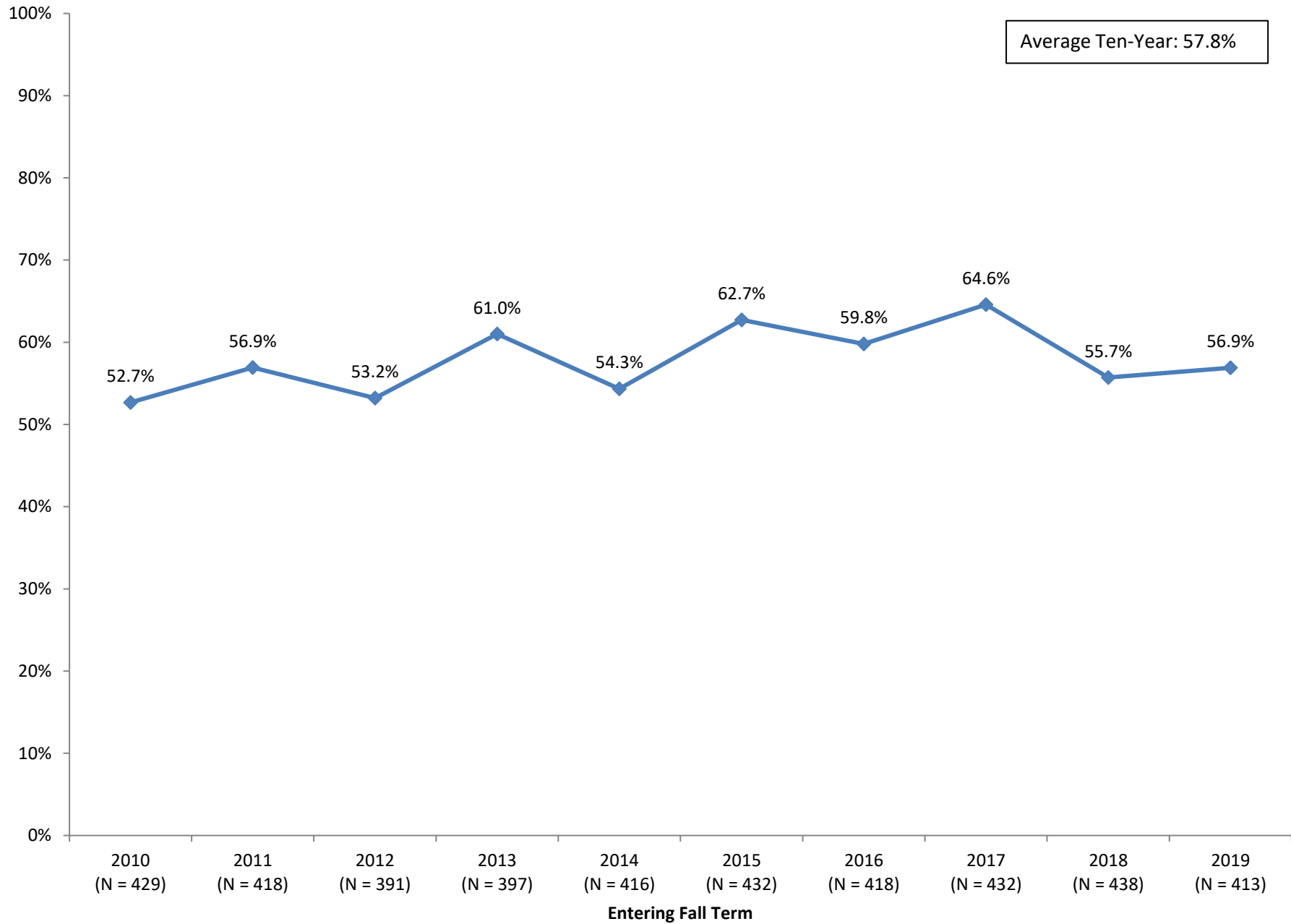
**All Non-Traditional* Domestic First-Year Students:
Average Expected Family Contribution (EFC) in 2019 Constant Dollars**



Average Ten-Year
Mean: \$251
Median: \$0

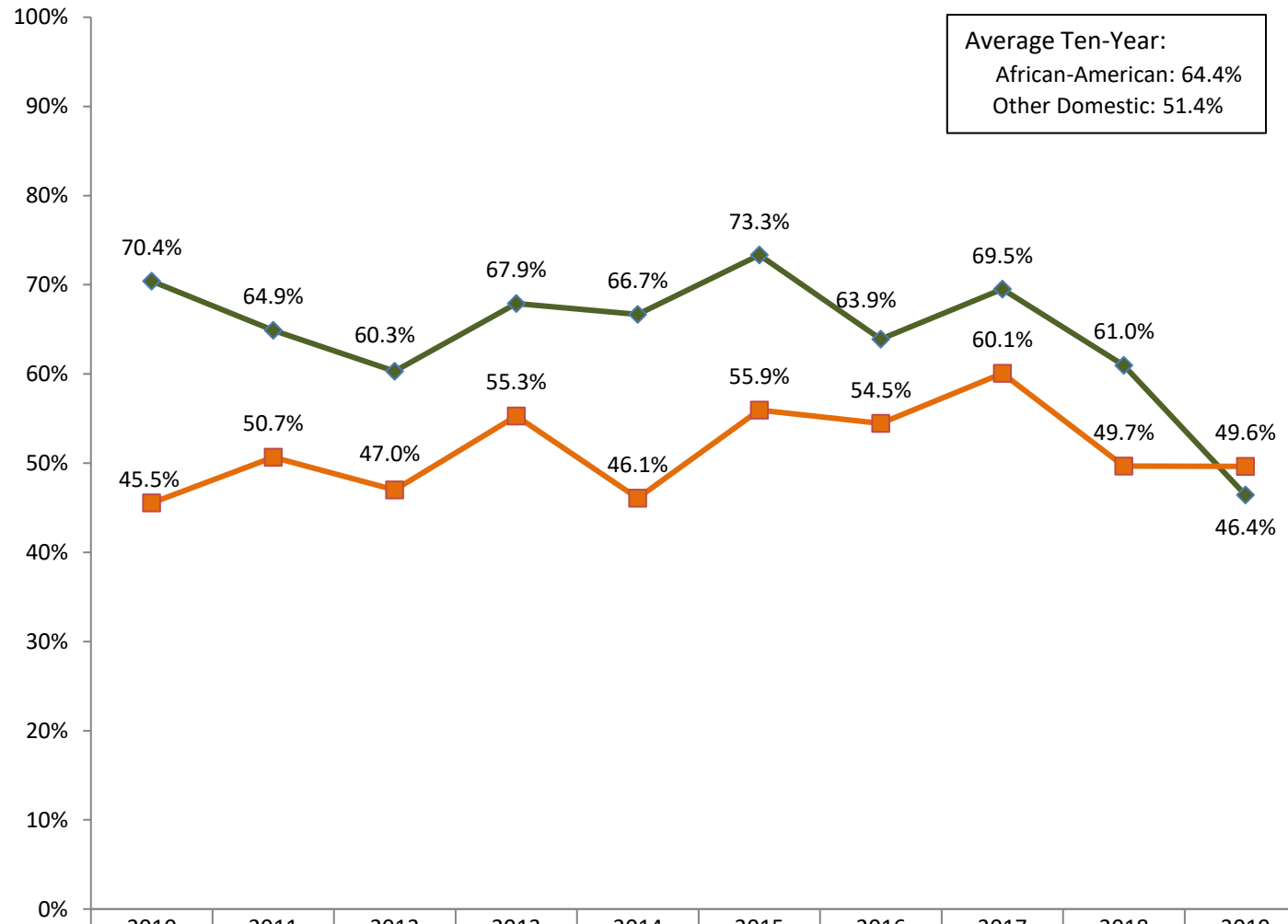
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**All First-Year Students:
Percent of First-Year Students with an Expected Family Contribution (EFC) of \$0**



NOTE: Includes all international students.

**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**



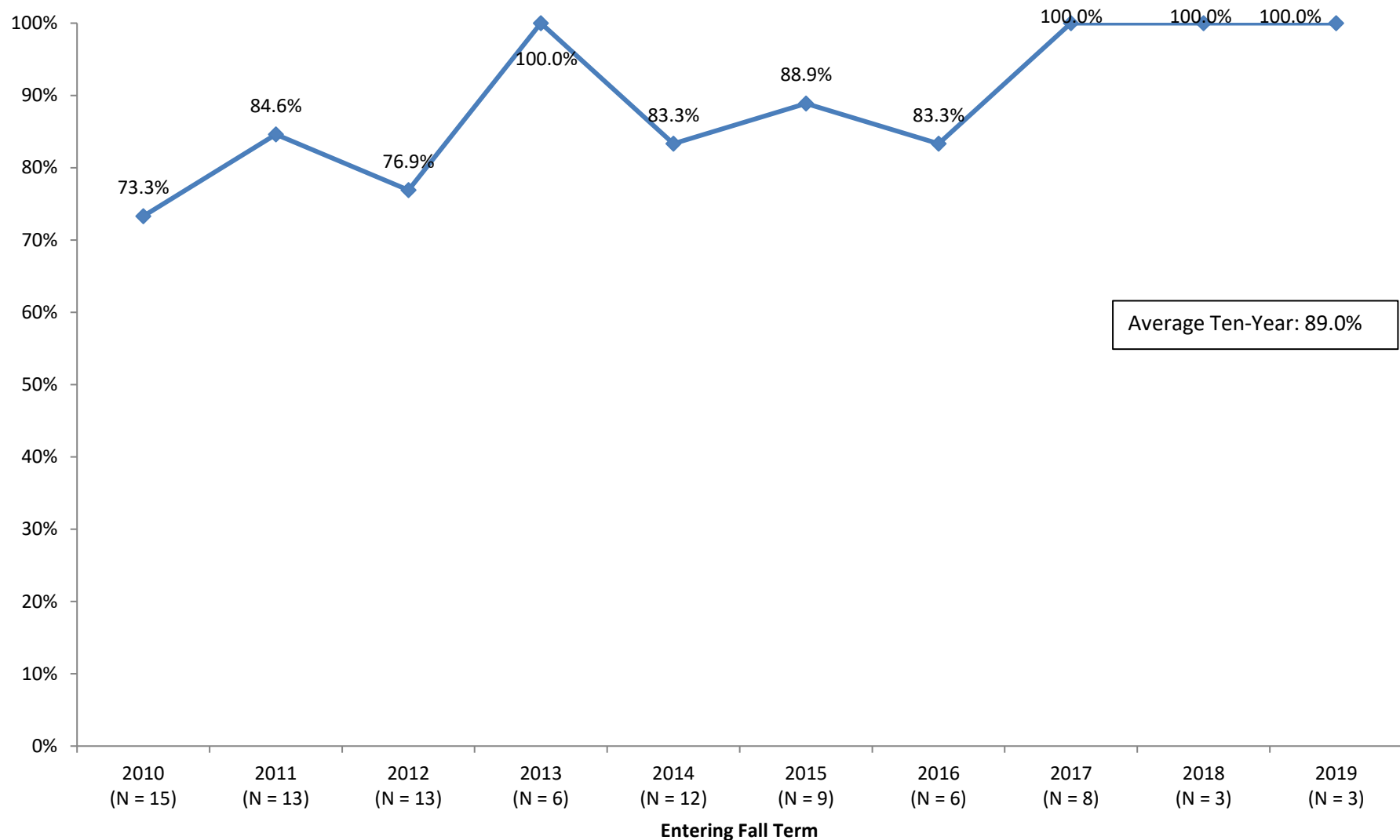
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
◆ African-American Students*	70.4%	64.9%	60.3%	67.9%	66.7%	73.3%	63.9%	69.5%	61.0%	46.4%
■ Other Domestic Students	45.5%	50.7%	47.0%	55.3%	46.1%	55.9%	54.5%	60.1%	49.7%	49.6%
African-American Students* N =	71	94	78	78	96	90	97	105	123	140
Other Domestic Students N =	336	298	287	291	293	311	292	303	290	280

Entering Fall Term

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

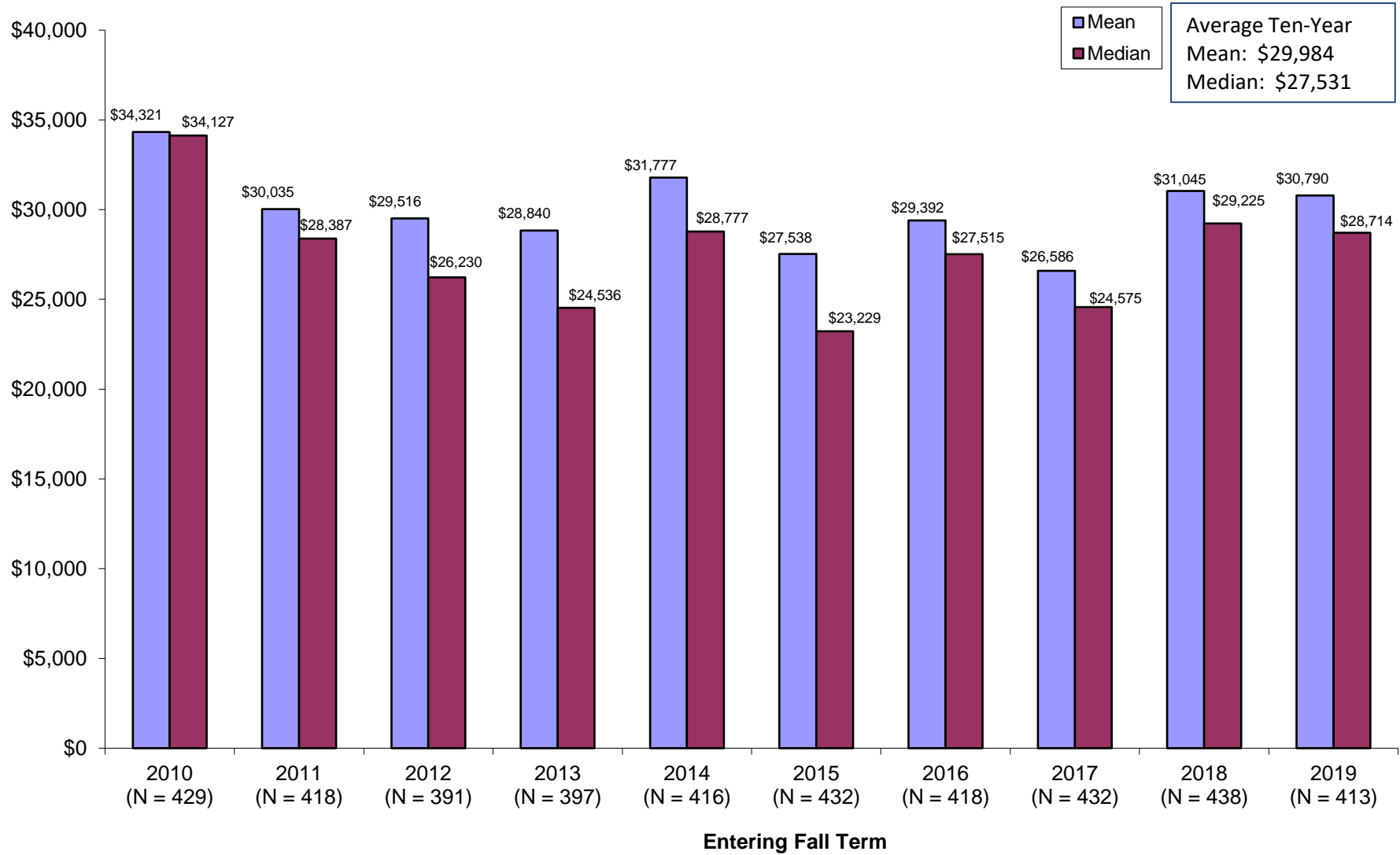
NOTE: All international students (100%) have an EFC of \$0.

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



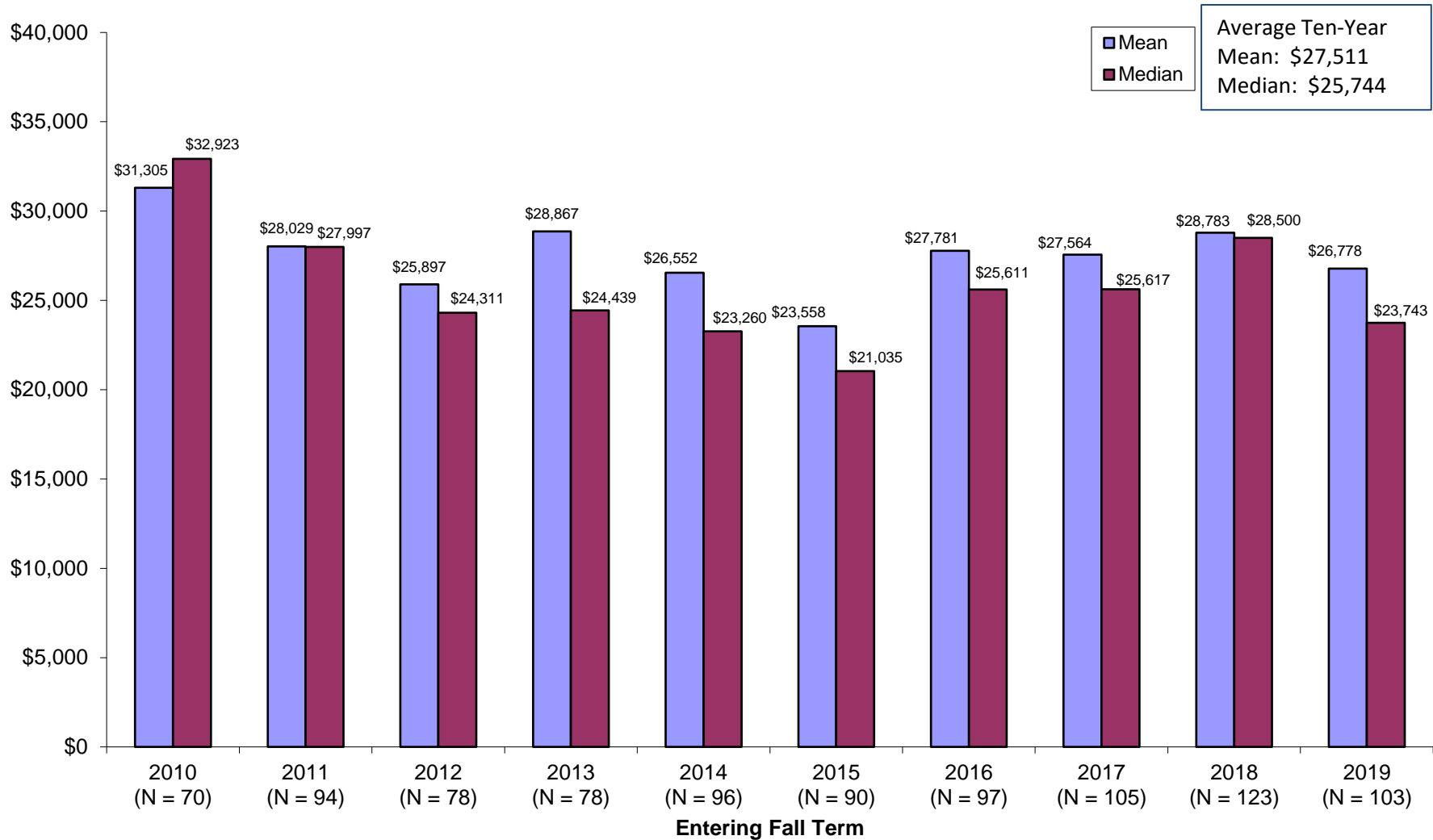
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All First-Year Students: Average Family Income in 2019 Constant Dollars



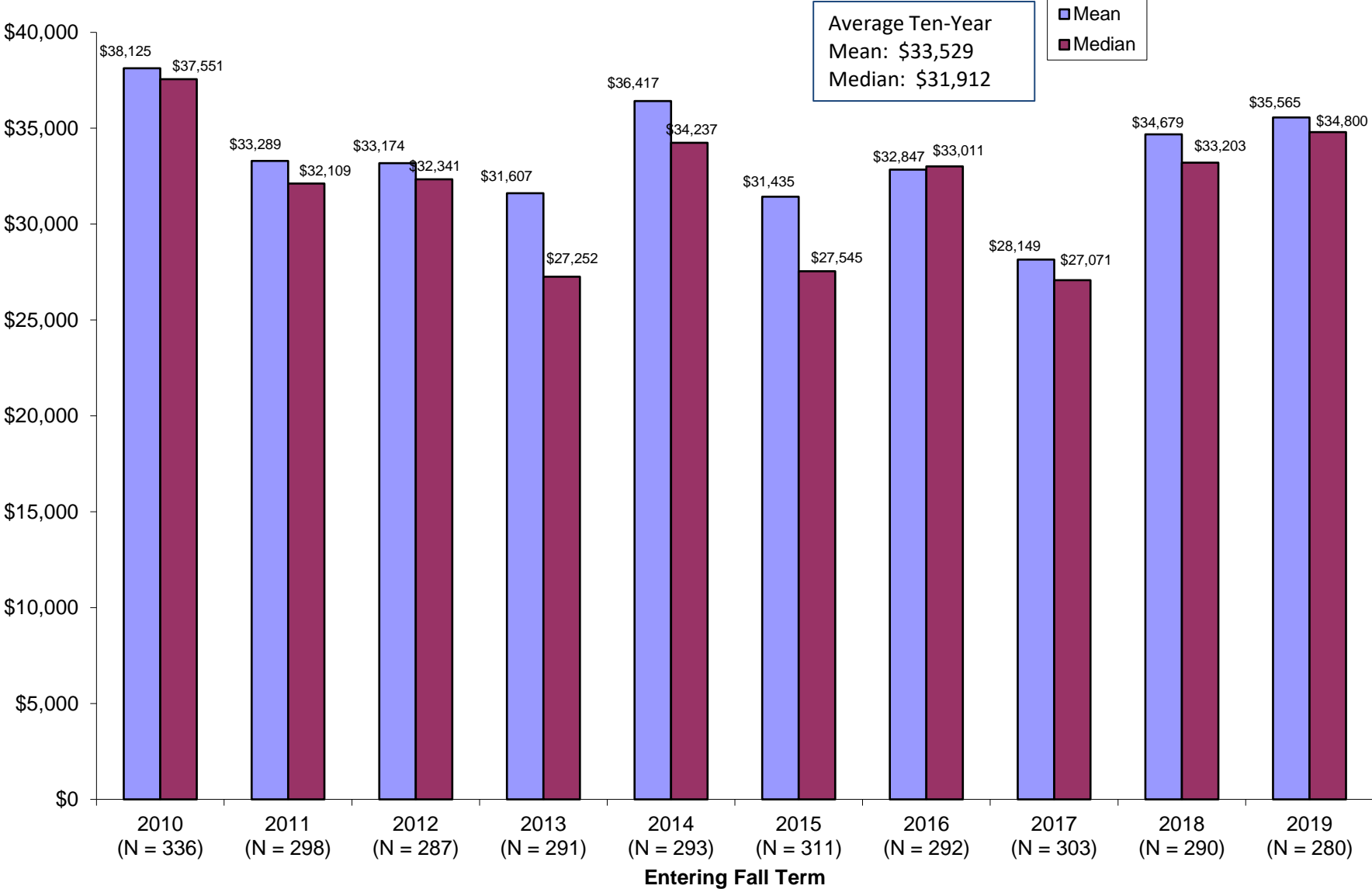
NOTE: Includes international students and assumes they have an income of \$0.

All African-American* First-Year Students: Average Family Income in 2019 Constant Dollars

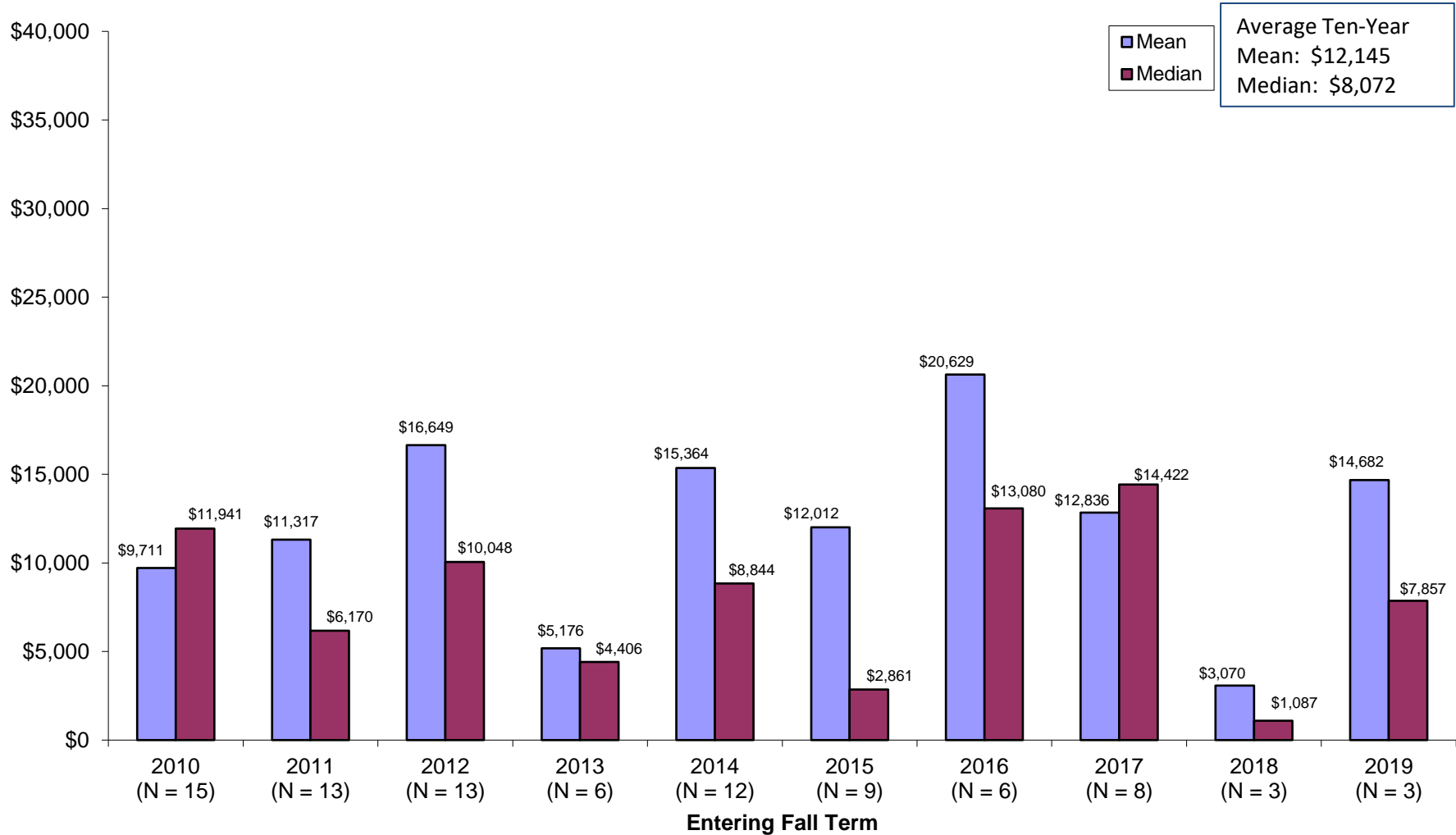


*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

**All Other Domestic First-Year Students:
Average Family Income in 2019 Constant Dollars**

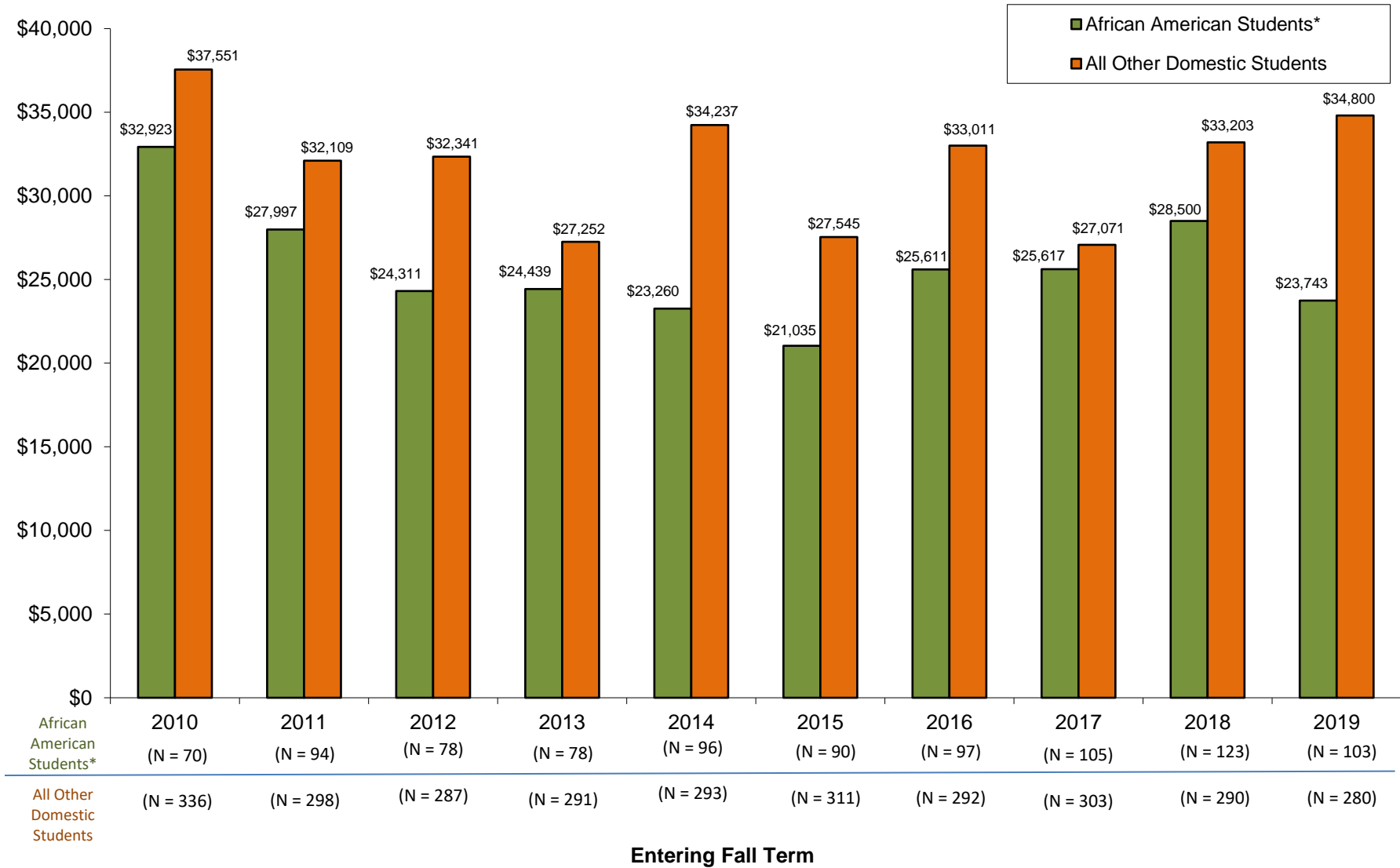


**All Non-Traditional* Domestic First-Year Students:
Average Family Income in 2019 Constant Dollars**



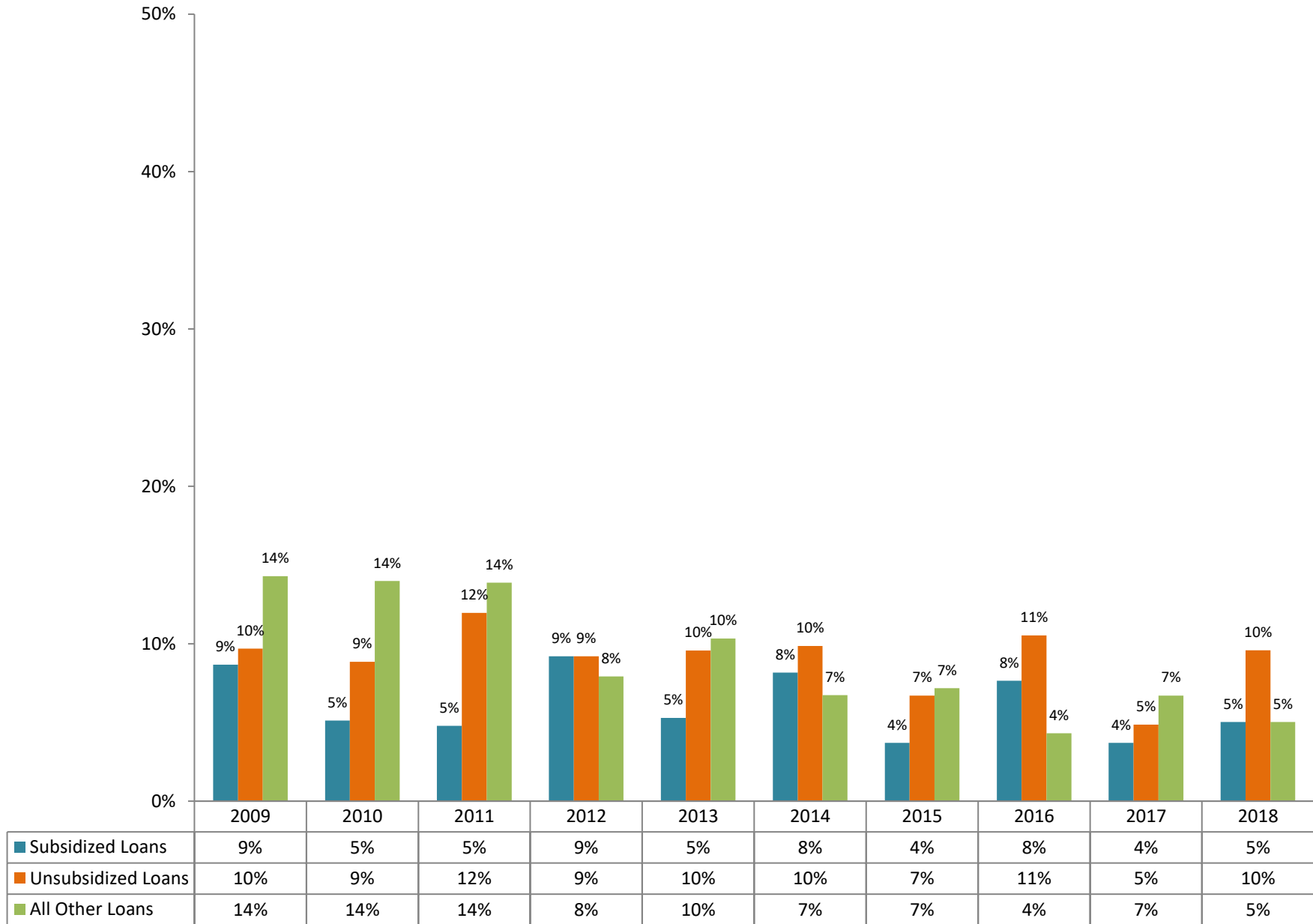
*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included as non-traditional students. International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

African American Students* Compared to All Other Domestic First-Year Students
Median Family Income in 2019 Constant Dollars



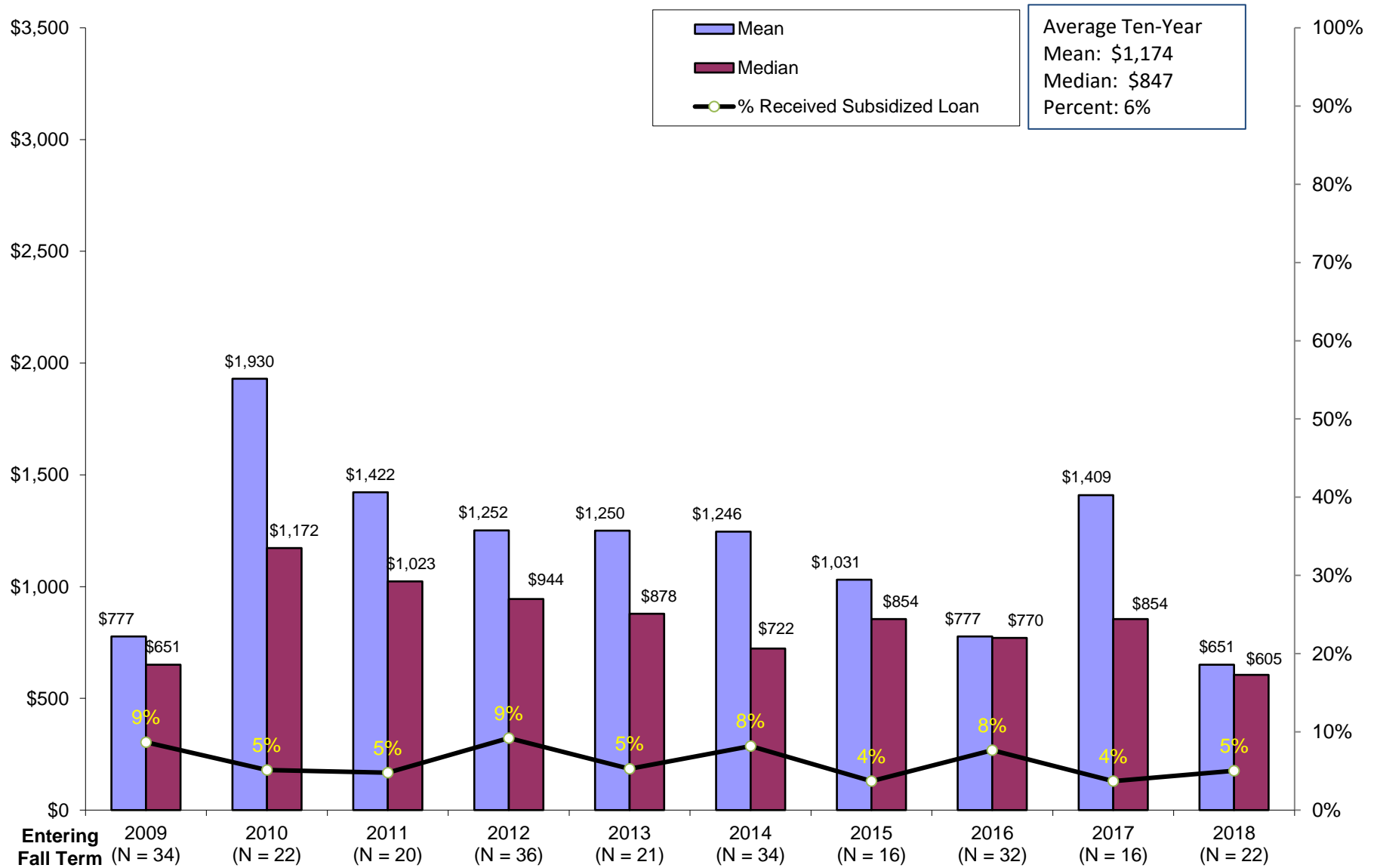
*Based on students who identified themselves as "Black or African American" alone or in combination with another race.

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



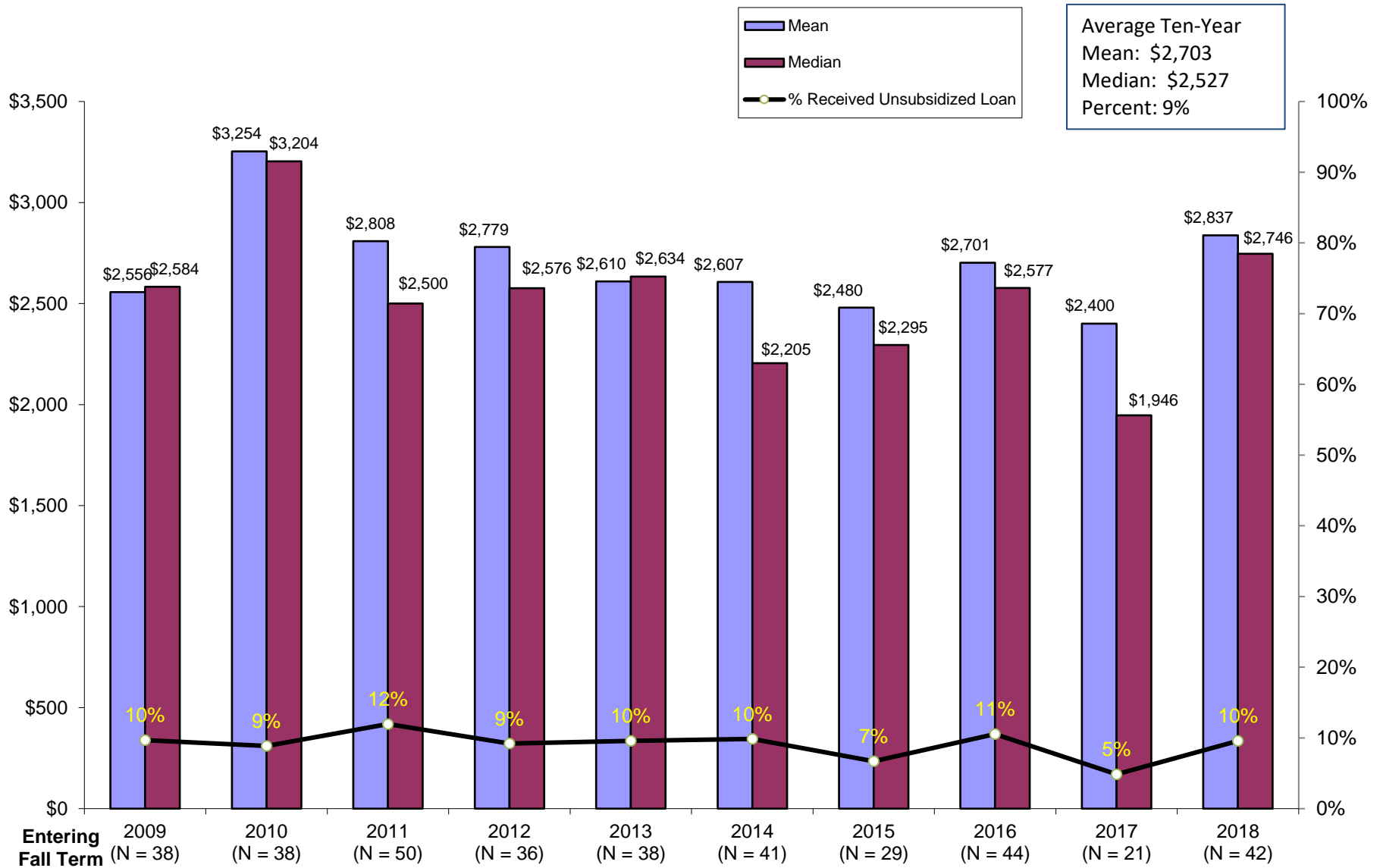
NOTE: First-Year Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

**All First-Year Students:
Average Direct Subsidized Loan Amount in 2019 Constant Dollars and
Percentage of First-Year Students Who Were Given a Subsidized Loan**



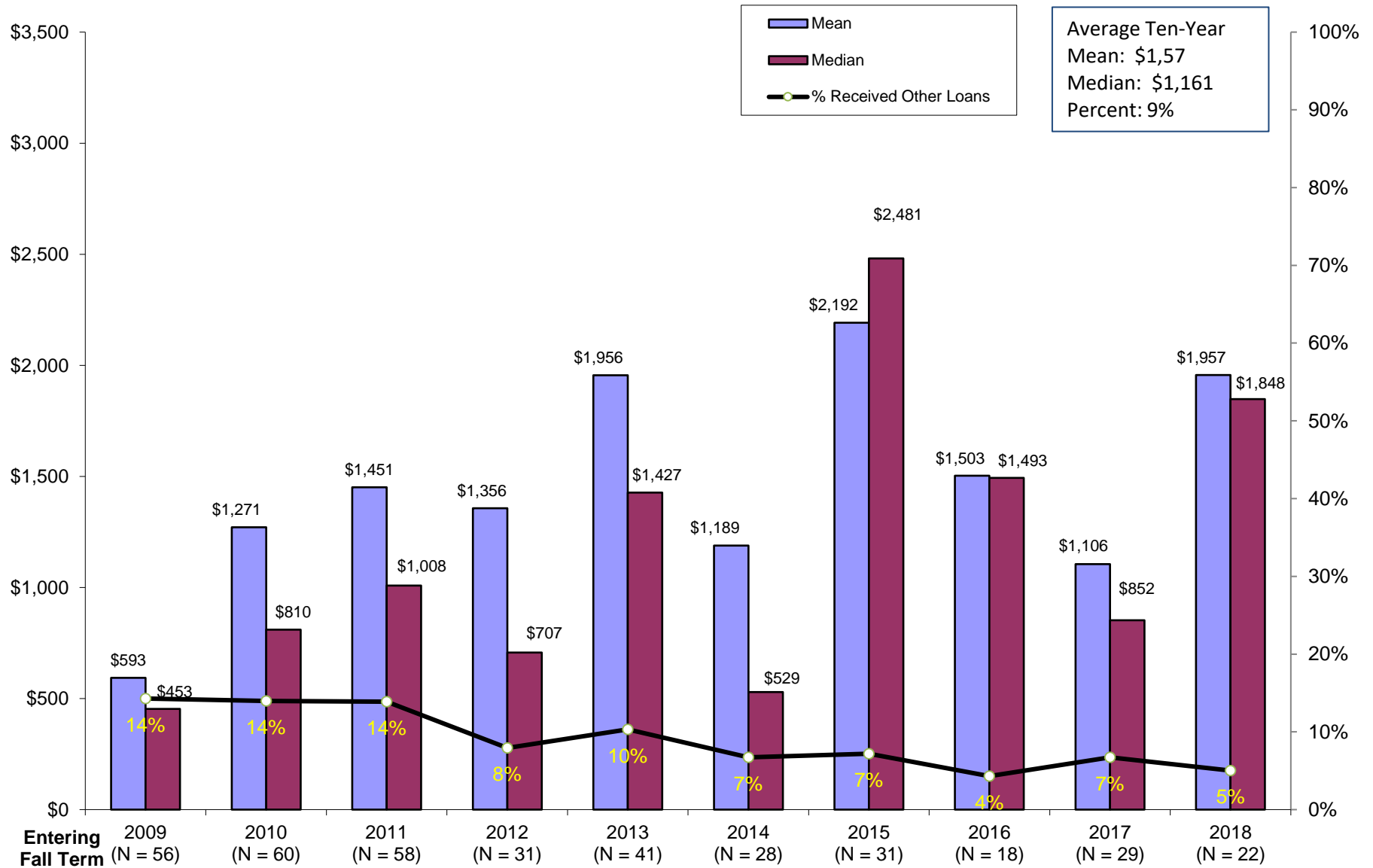
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

**All First-Year Students:
Average Direct Unsubsidized Loan Amount in 2019 Constant Dollars and
Percentage of First-Year Students Who Were Given an Unsubsidized Loan**



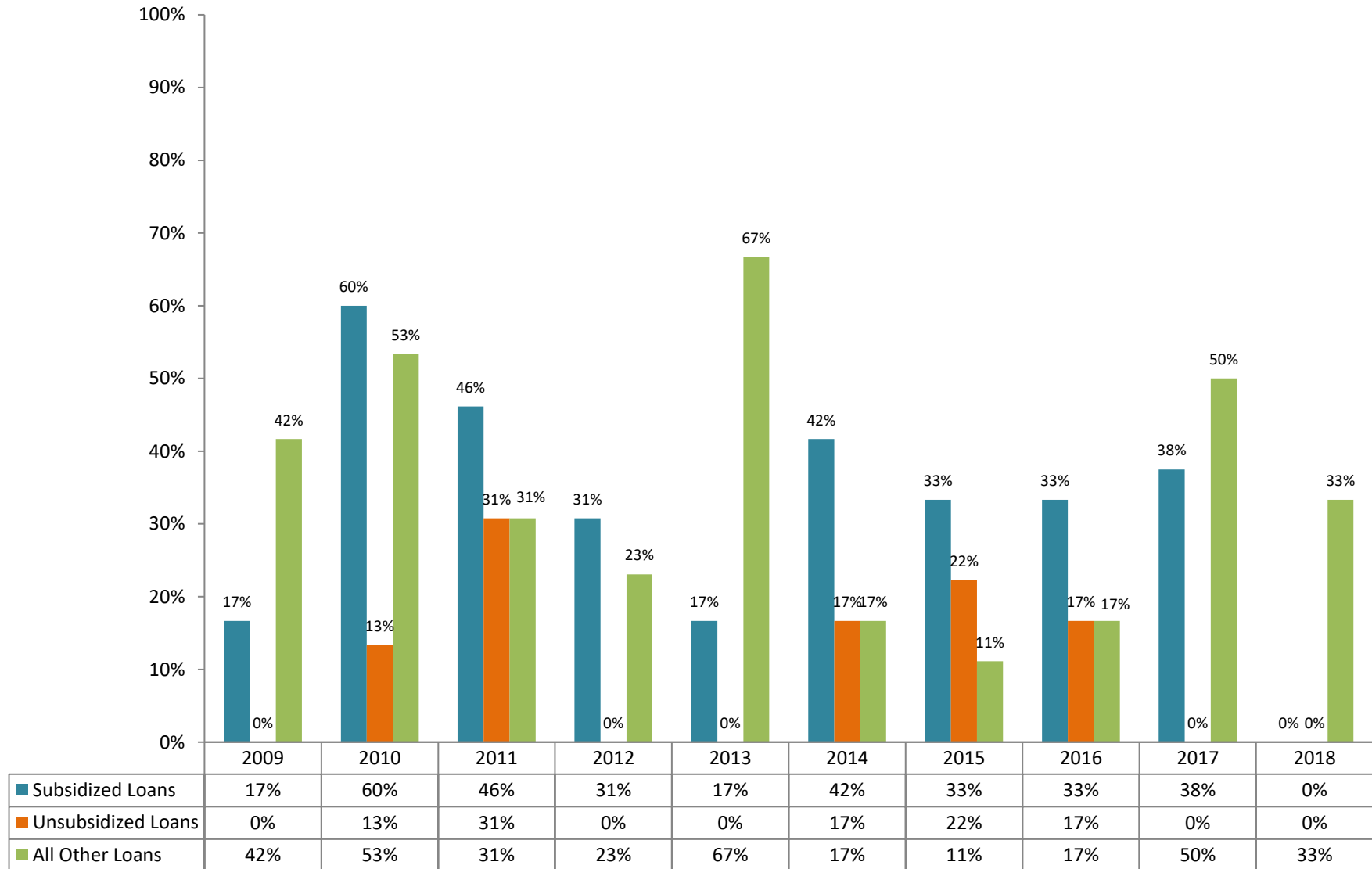
NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

All First-Year Students: Average Other Loan Amount in 2019 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.

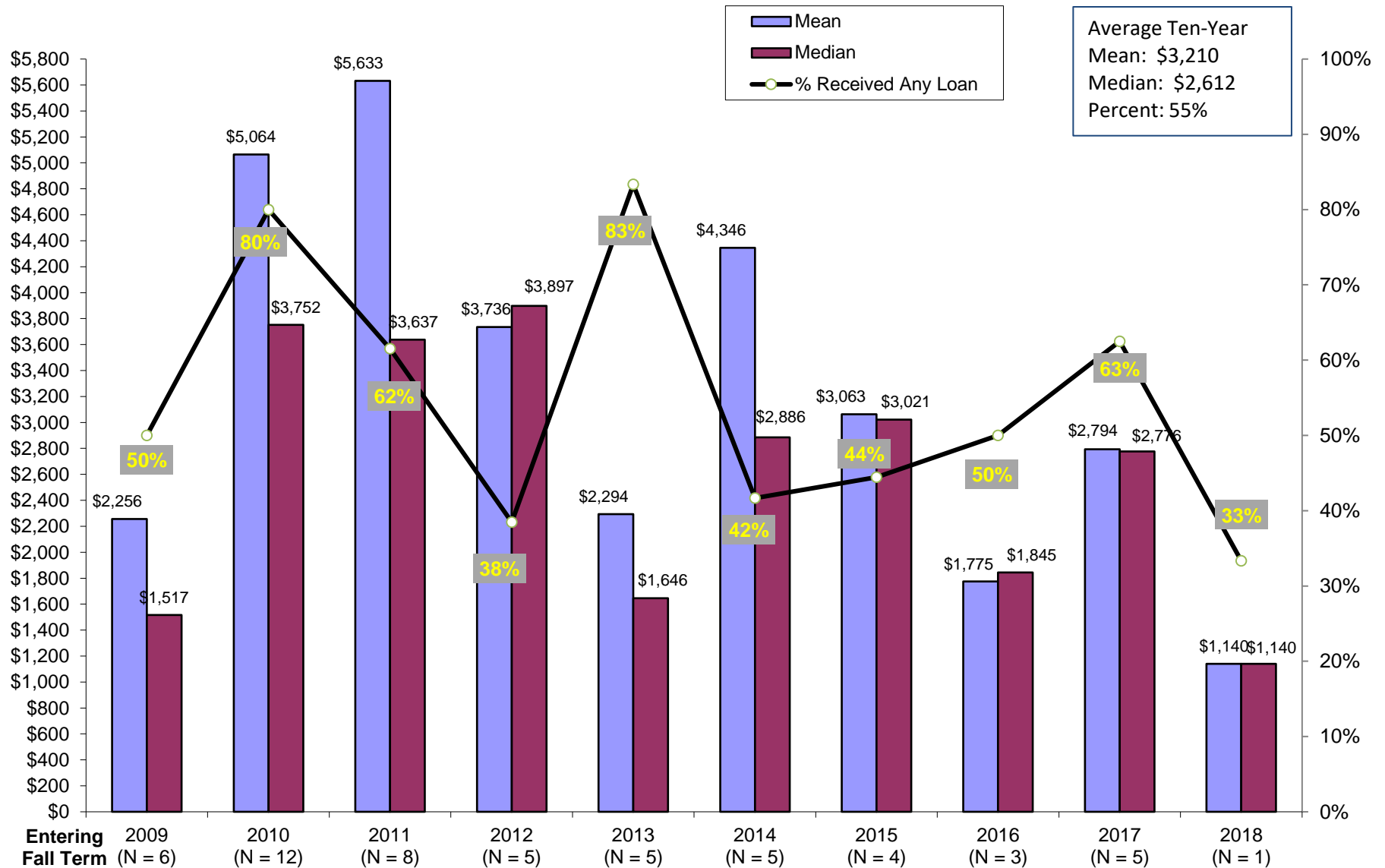
Percentage of **Non-Traditional*** Domestic First-Year Students who Borrowed Money by Loan Type



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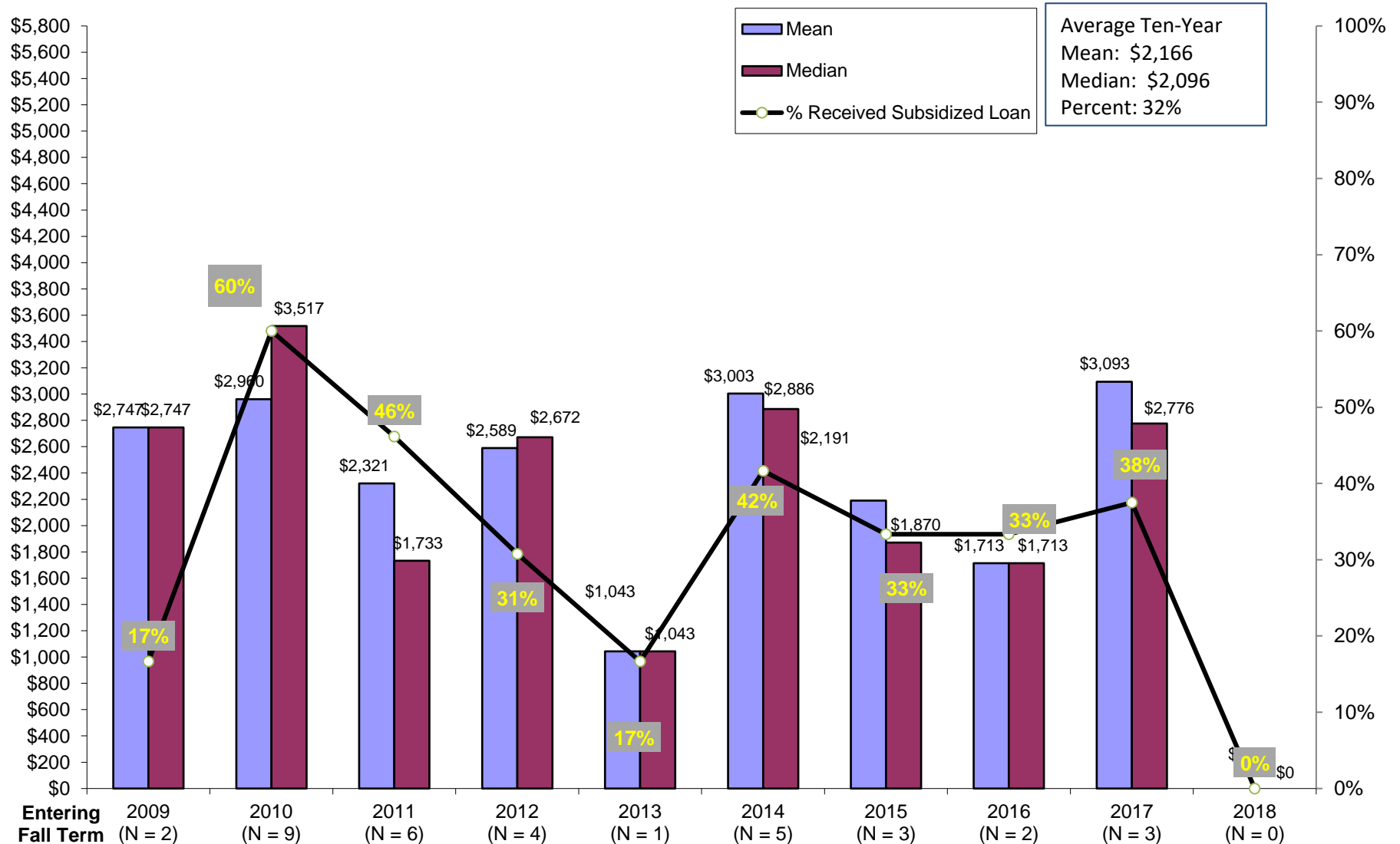
NOTE: First-Year Non-Traditional Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

**All Non-Traditional* Domestic First-Year Students:
Average Loan Amount of Borrowers in 2019 Constant Dollars and
Percentage of Non-Traditional First-Year Students Who Were Given Any Loan**



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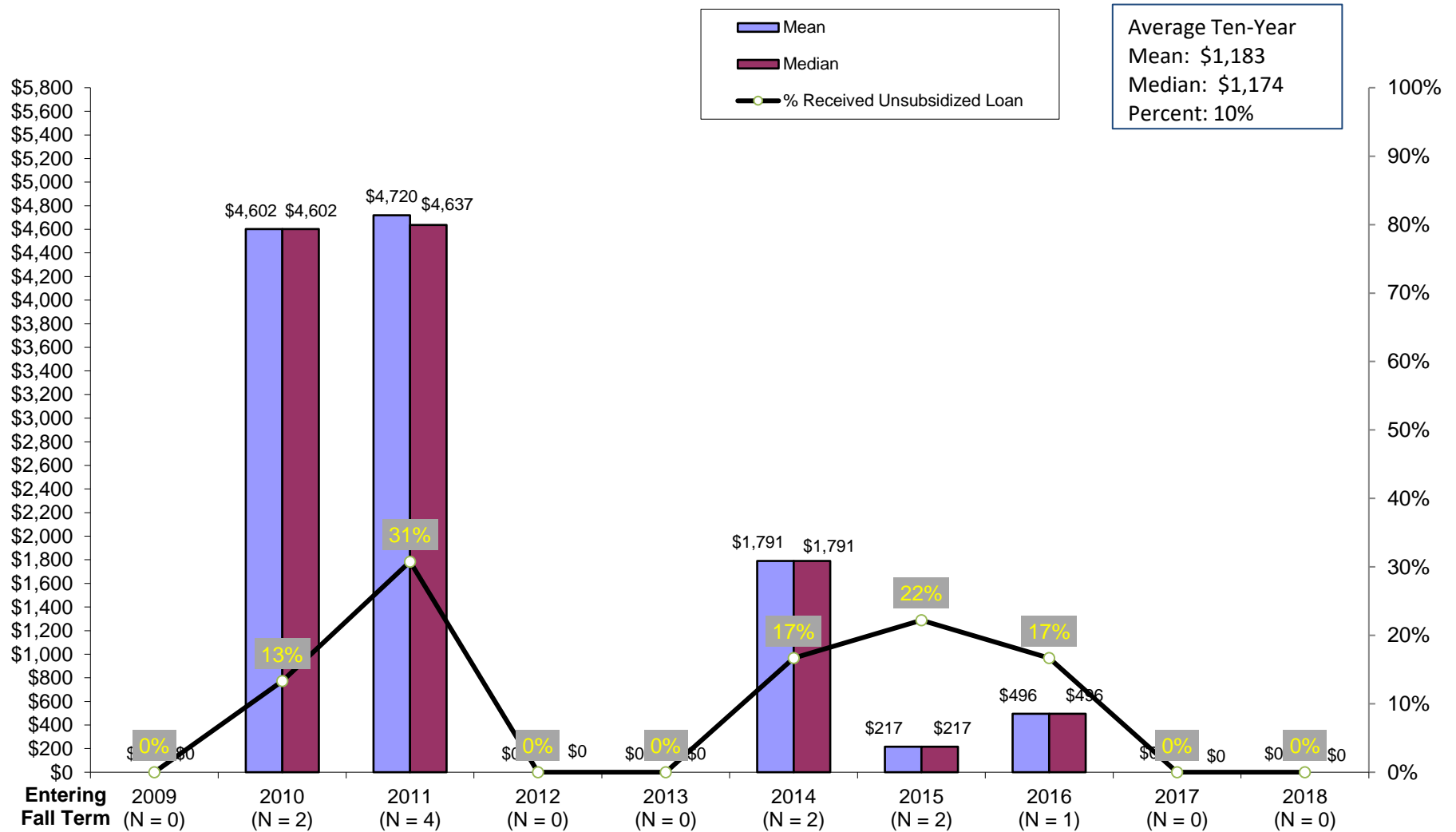
**All Non-Traditional* Domestic First-Year Students:
Average Direct Subsidized Loan Amount in 2019 Constant Dollars and
Percentage of Non-Traditional First-Year Students Who Were Given a Subsidized Loan**



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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 2019 Constant Dollars and
Percentage of Non-Traditional First-Year Students Who Were Given an Unsubsidized Loan**

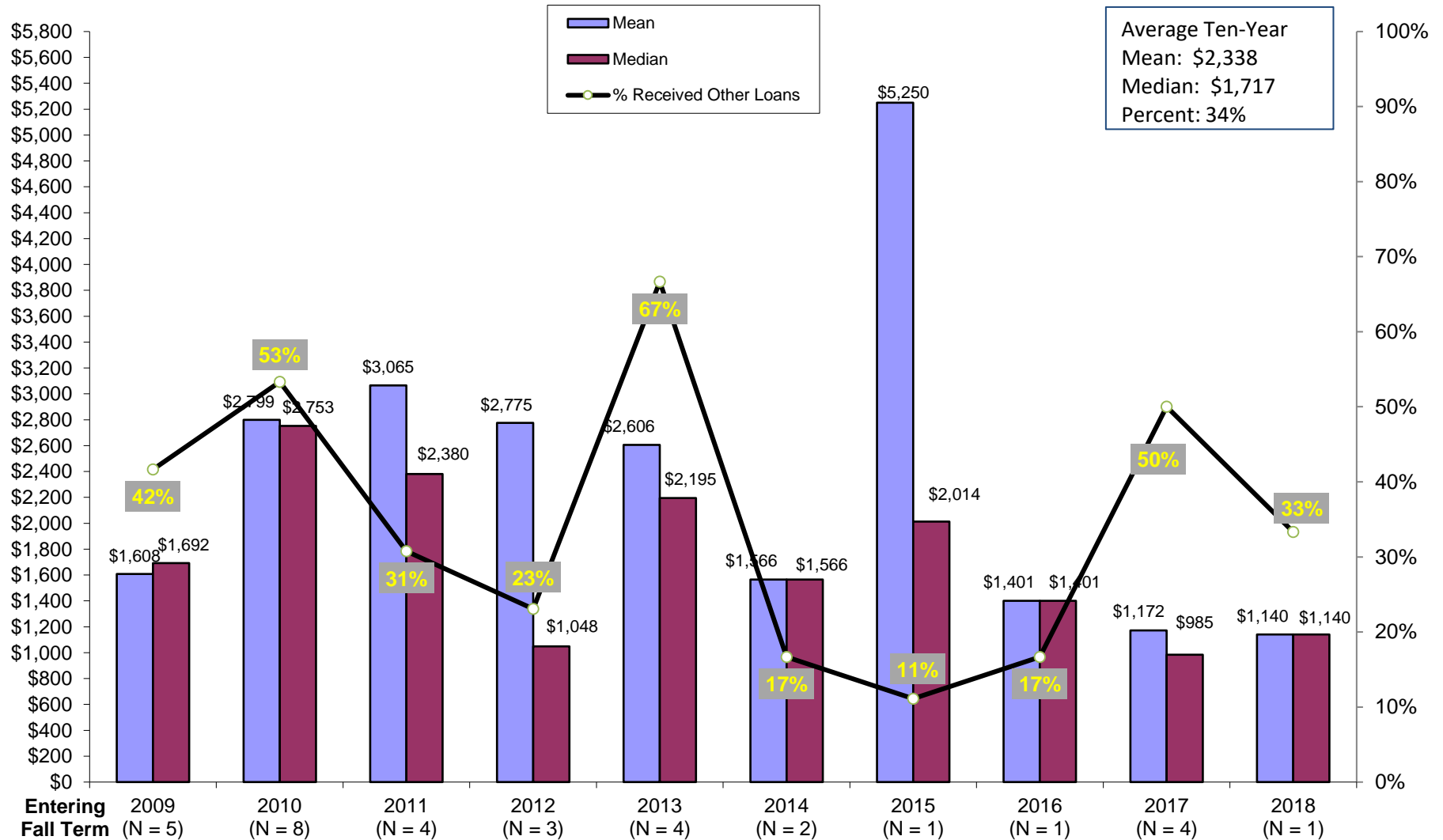


Average Ten-Year
Mean: \$1,183
Median: \$1,174
Percent: 10%

*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.

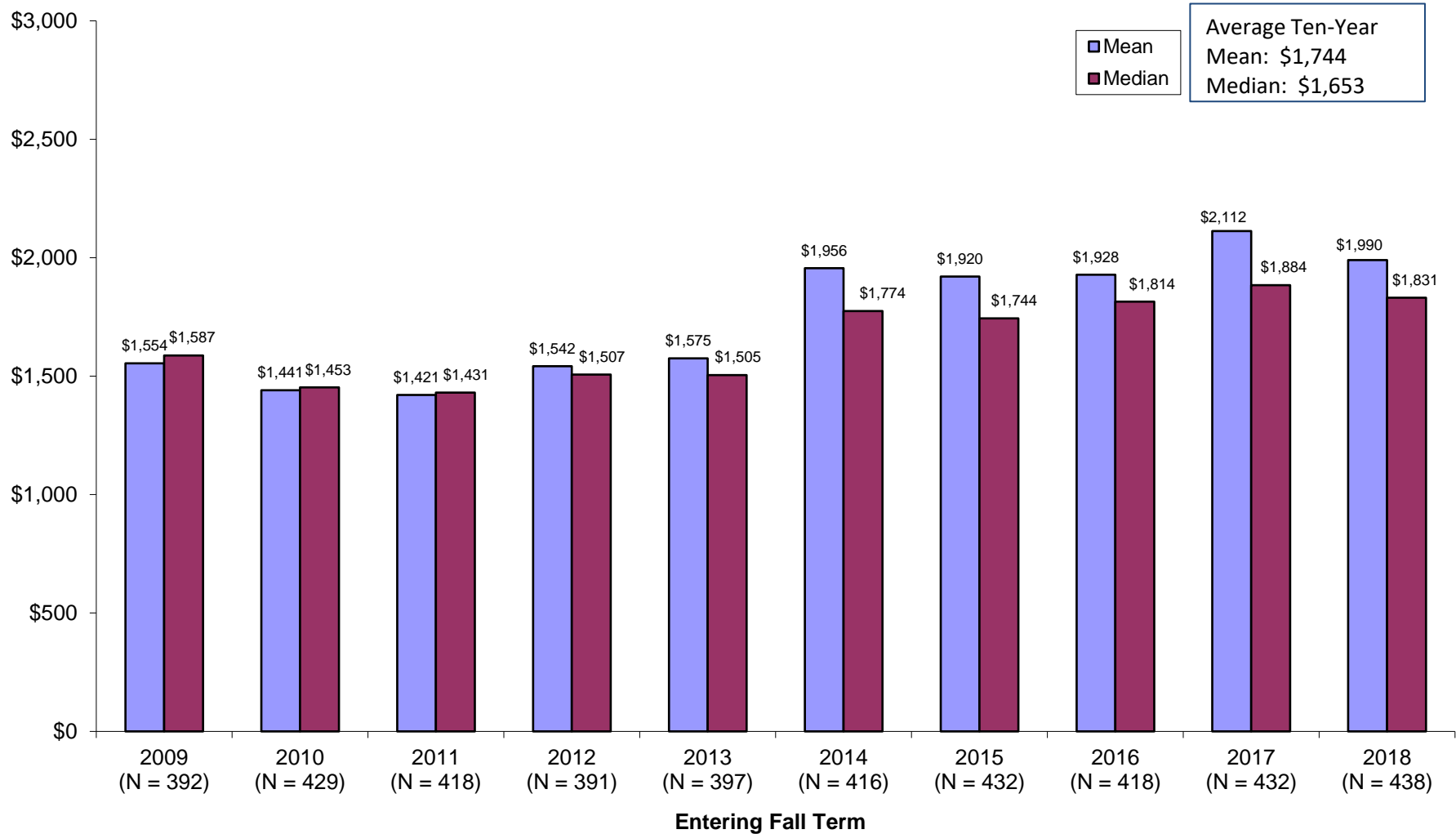
**All Non-Traditional* Domestic First-Year Students:
Average Other Loan Amount in 2019 Constant Dollars and
Percentage of Non-Traditional First-Year Students Who Were Given Other Loans**



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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 (for Fall and Spring Terms) in 2019 Constant Dollars**

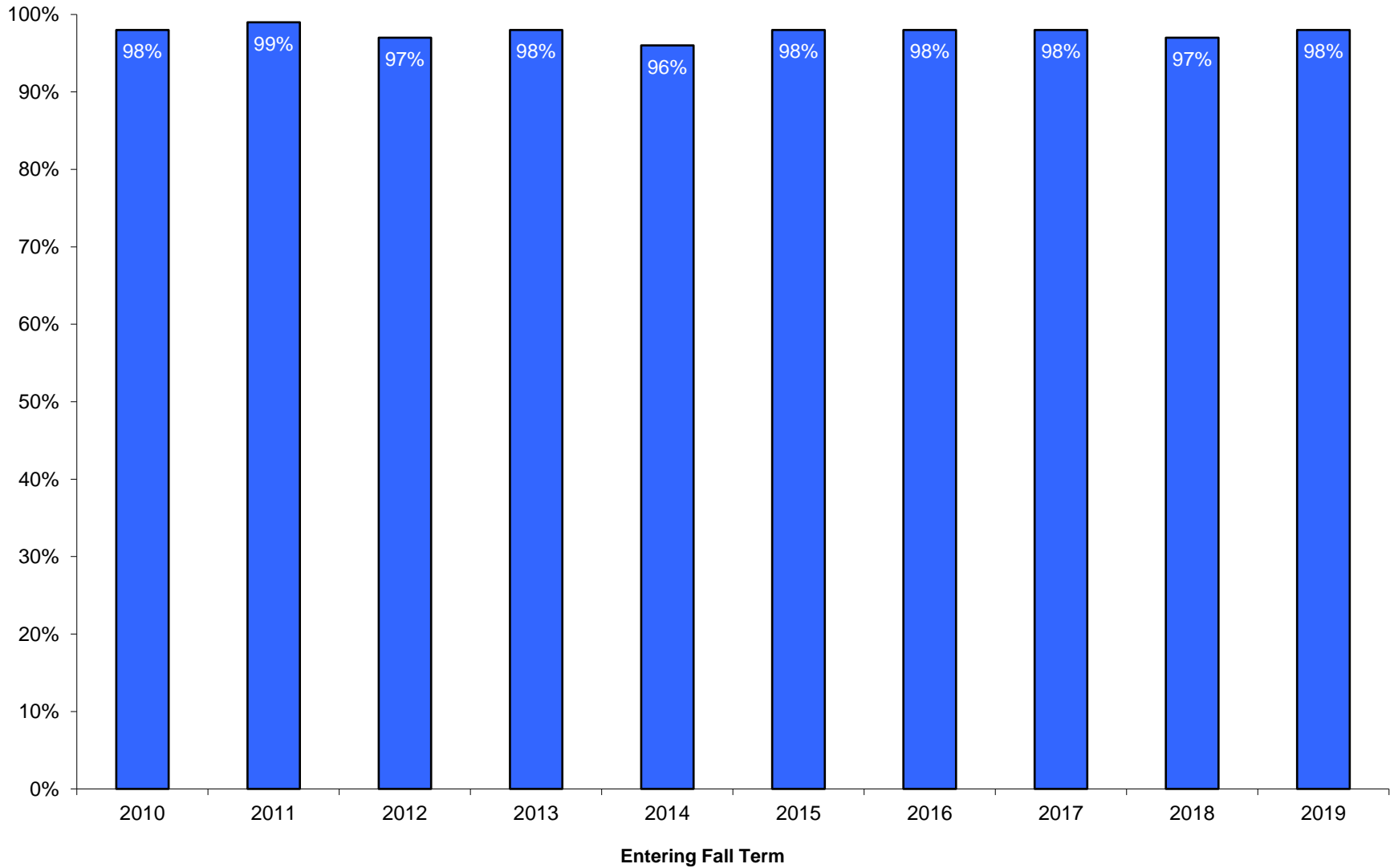


*Beginning in Fall 2006, students with a 10-hour-per-week contract were required to work a minimum 150 hours per regular term but are not placed on probation if they work at least 140 hours. Starting in academic year 2010-11, students will be placed on probation for hours < 150.

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

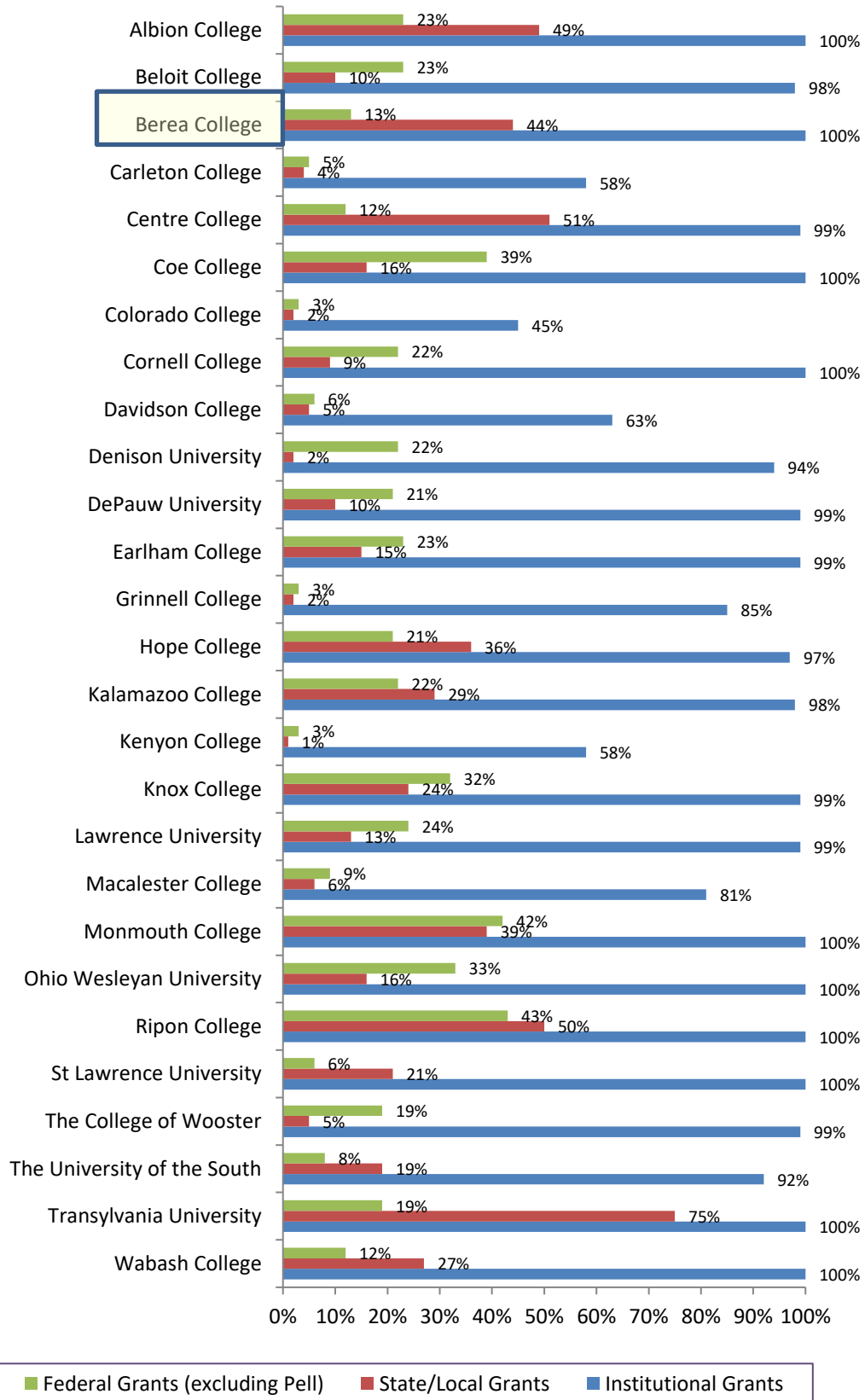
Financial Need of Domestic First-Year Students: Percentage of Students who received Federal Pell Grants

Ten-Year Average: 98%



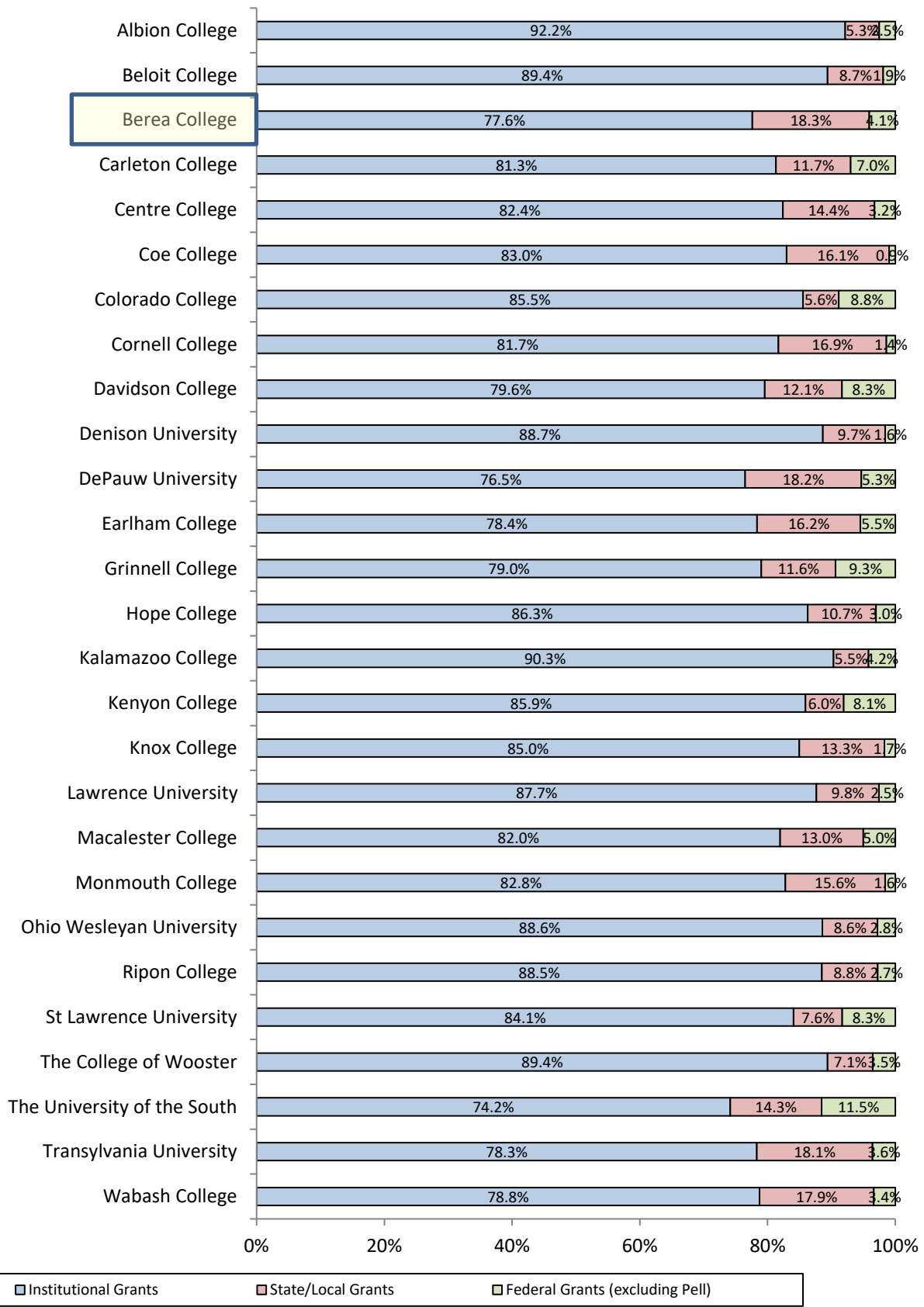
NOTE: International students are not included in this chart.

**Percent of Fall 2017 First-Year Students
who Received Grant Aid by Type
Berea College Frame of Reference Schools**



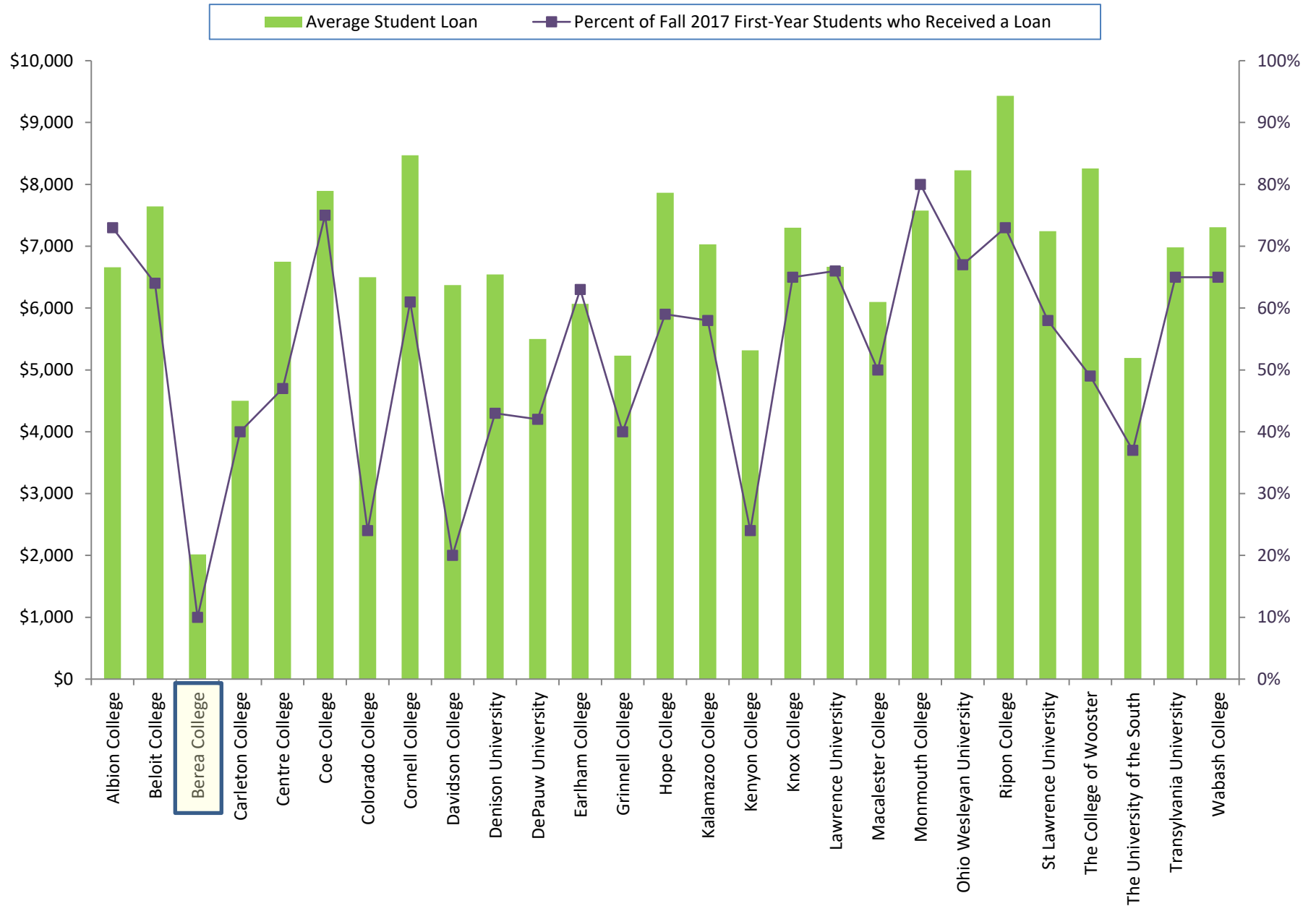
NOTE: See the definitions section of the table of contents for a full description of the grants awarded.

Distribution of Grant Aid Received by Fall 2017 First-Year Students Berea College Frame of Reference Schools

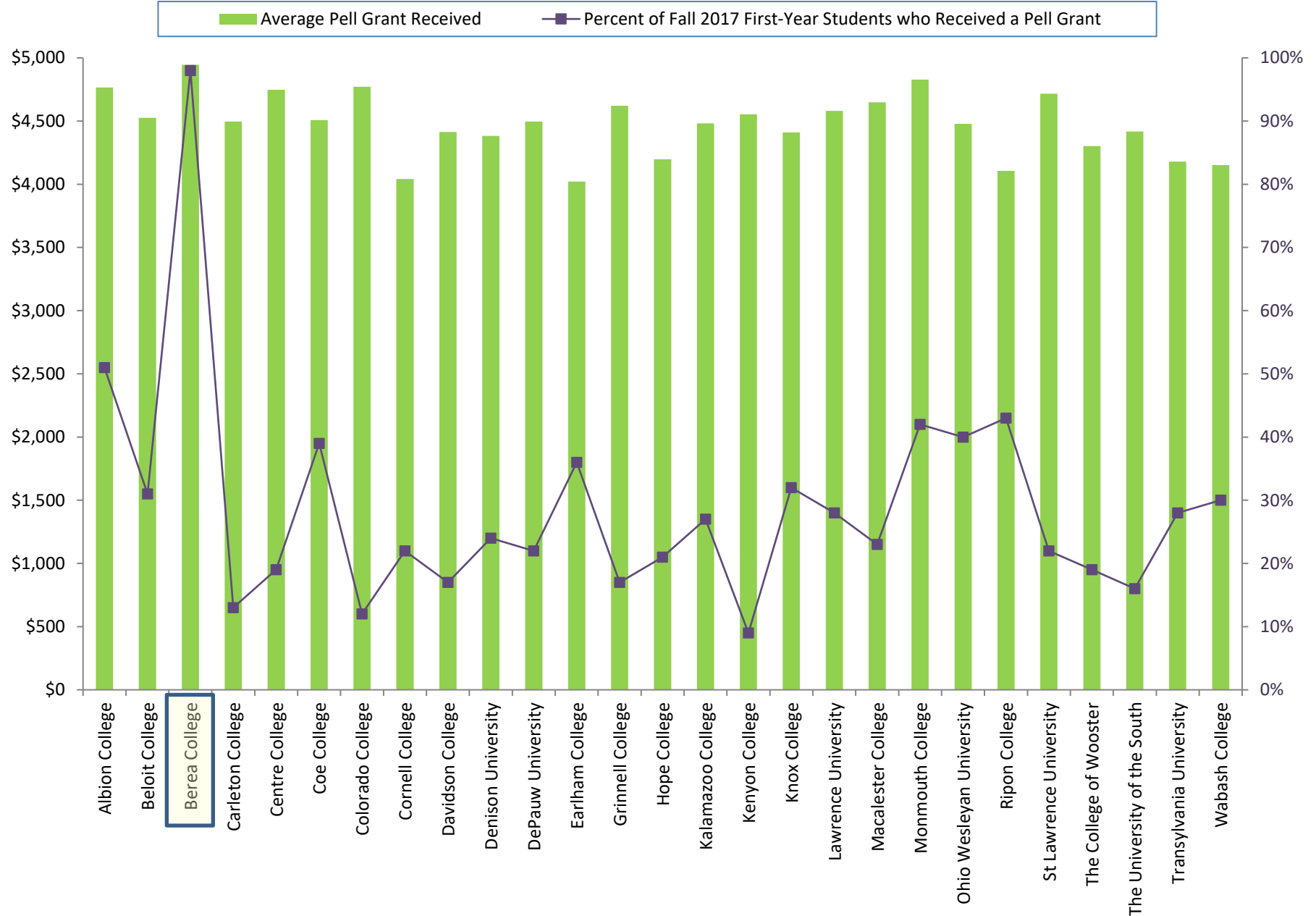


NOTE: See the definitions section of the table of contents for a full description of the grants awarded

Average Amount of **Student Loans** Given to Fall 2017 First-Year Students and Percent of Students Who Received a Loan Berea College Frame of Reference Schools

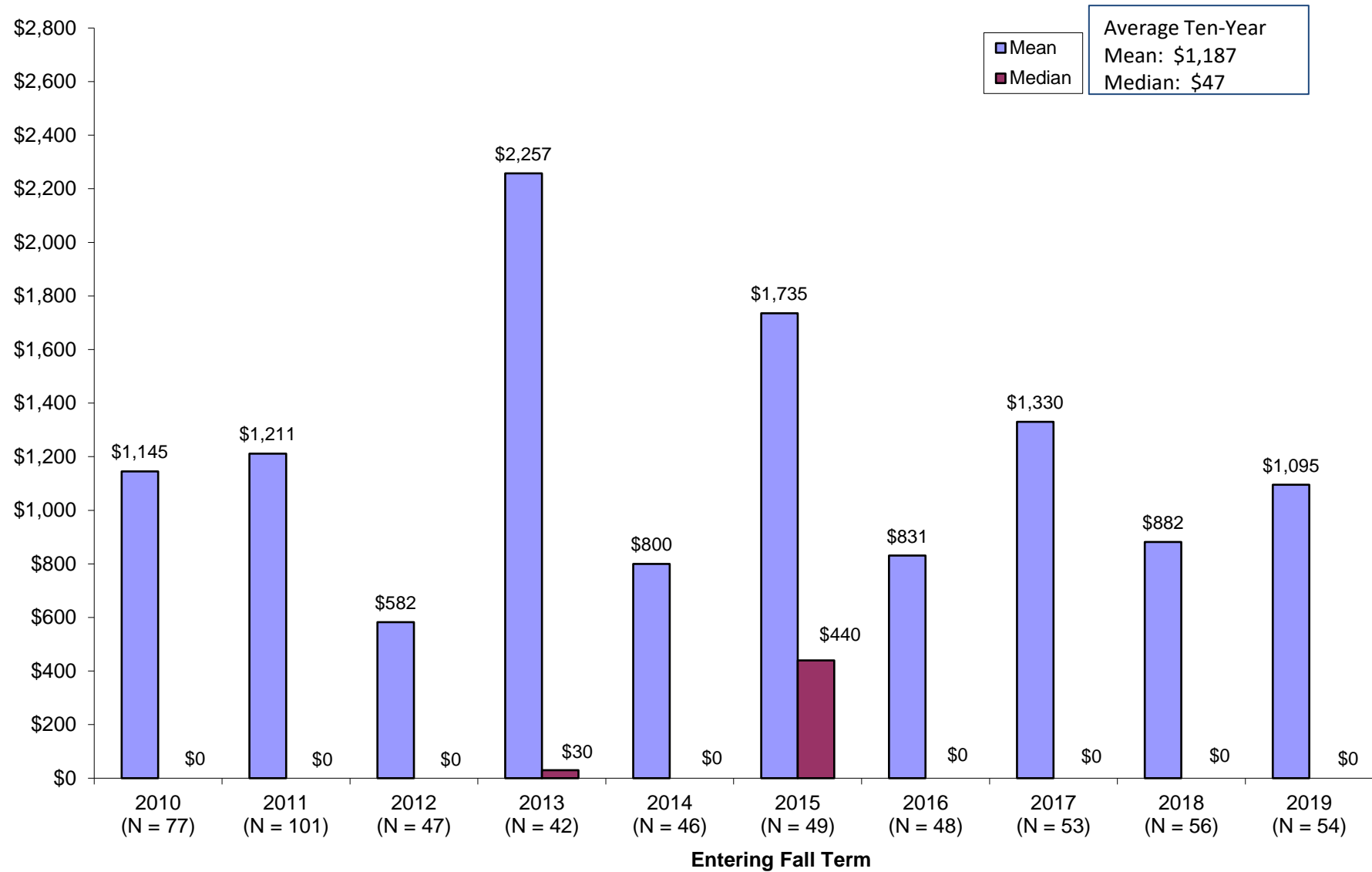


Average Amount of Pell Grants Received by Fall 2017 First-Year Students and Percent of Students Who Received the Pell Grant Berea College Frame of Reference Schools



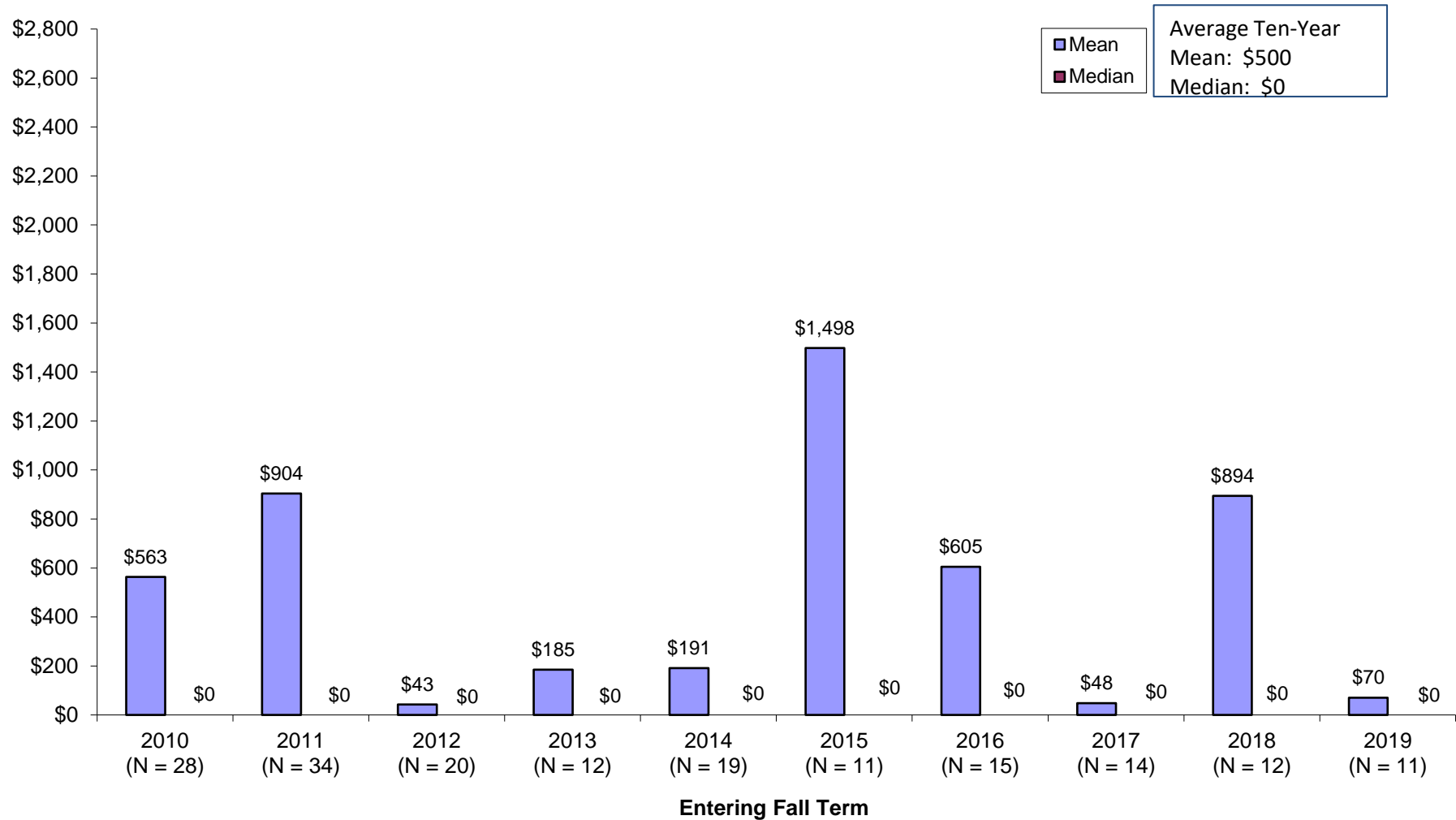
New Transfer Students

All New Transfer Students: Average Expected Family Contribution (EFC) in Actual Dollars



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

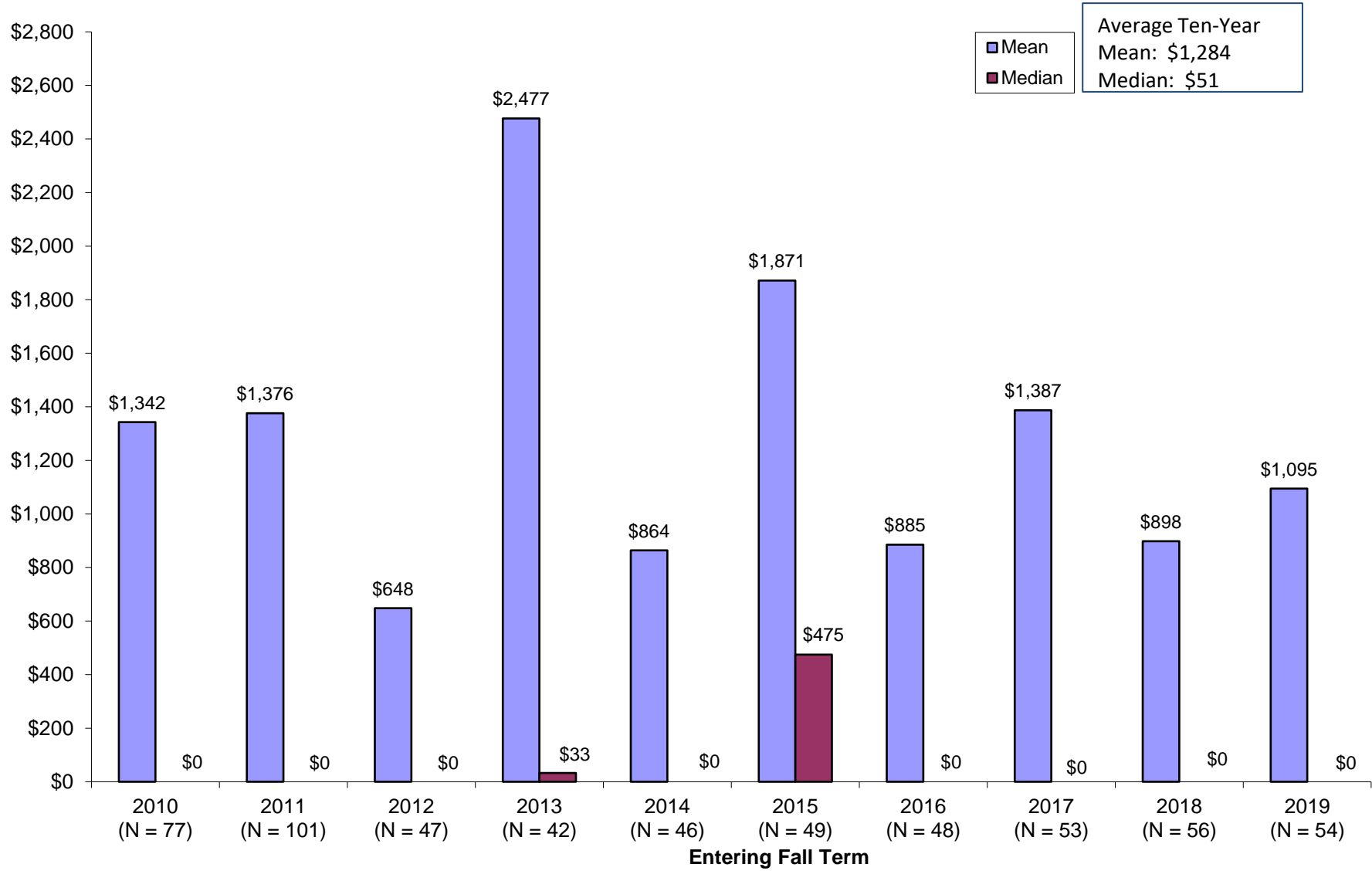
**All Non-Traditional* Domestic New Transfer Students:
Average Expected Family Contribution (EFC) in Actual Dollars**



Average Ten-Year
Mean: \$500
Median: \$0

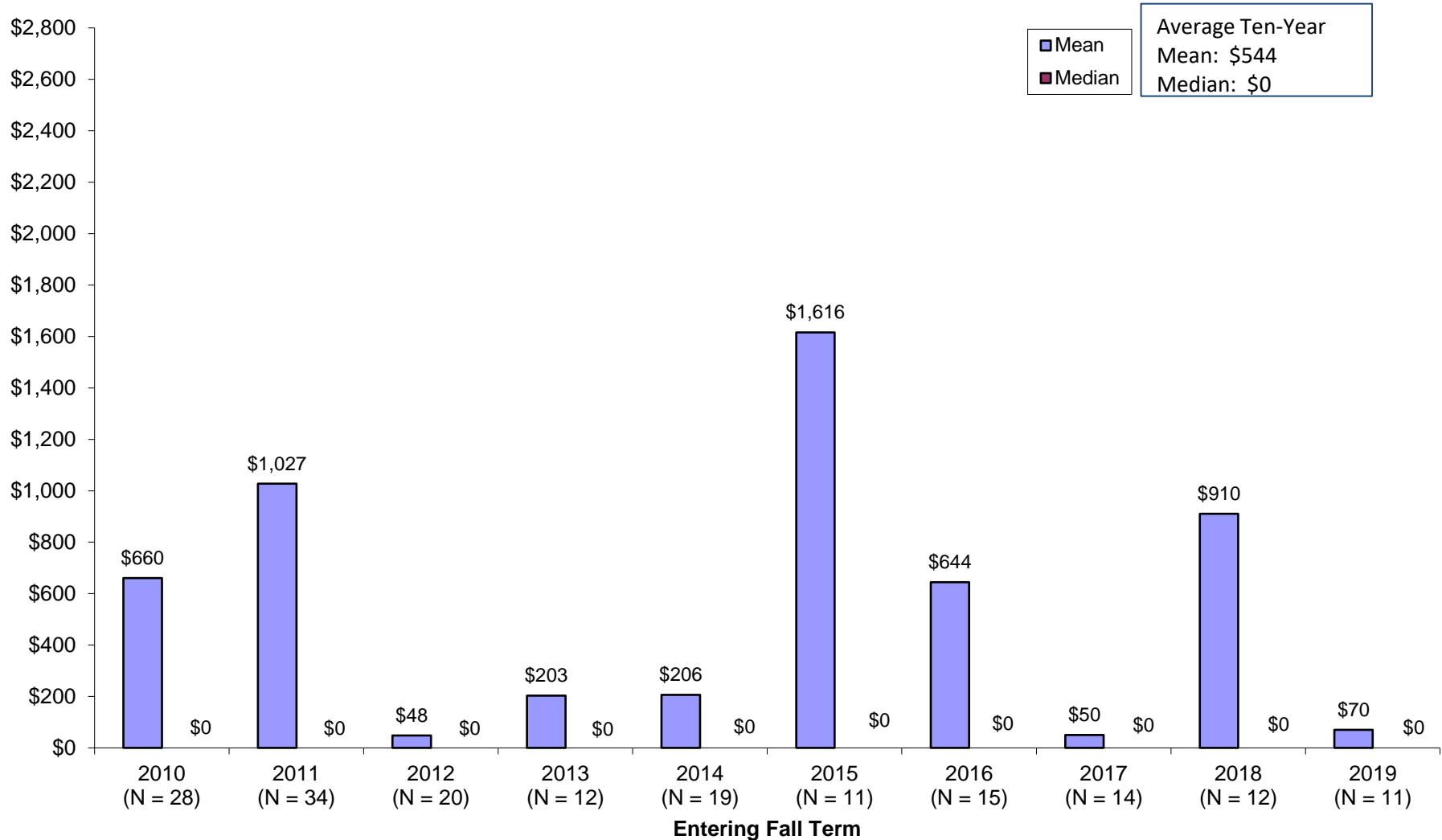
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**All New Transfer Students:
Average Expected Family Contribution (EFC) in 2019 Constant Dollars**



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

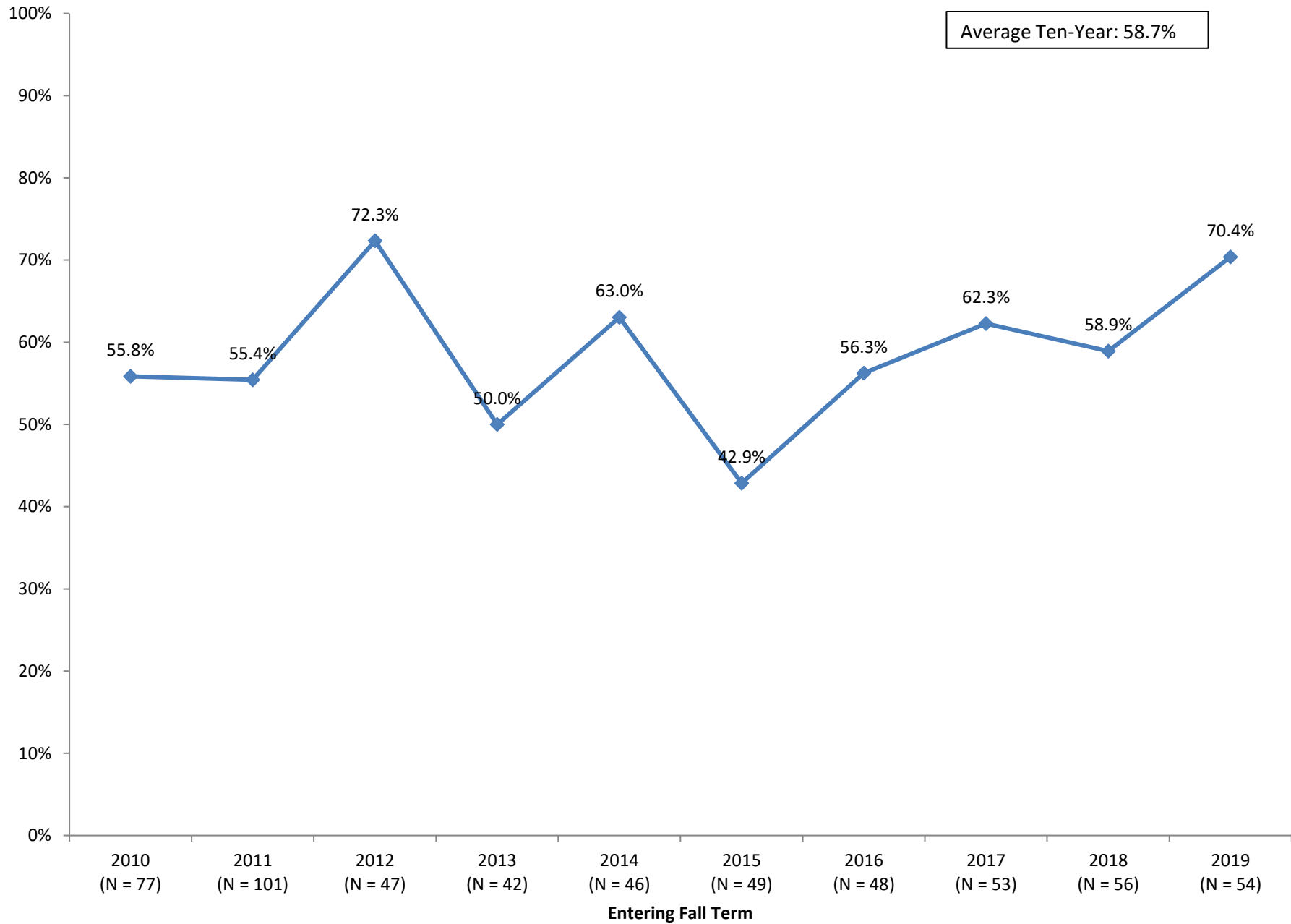
**All Non-Traditional* Domestic New Transfer Students:
Average Expected Family Contribution (EFC) in 2019 Constant Dollars**



Average Ten-Year
Mean: \$544
Median: \$0

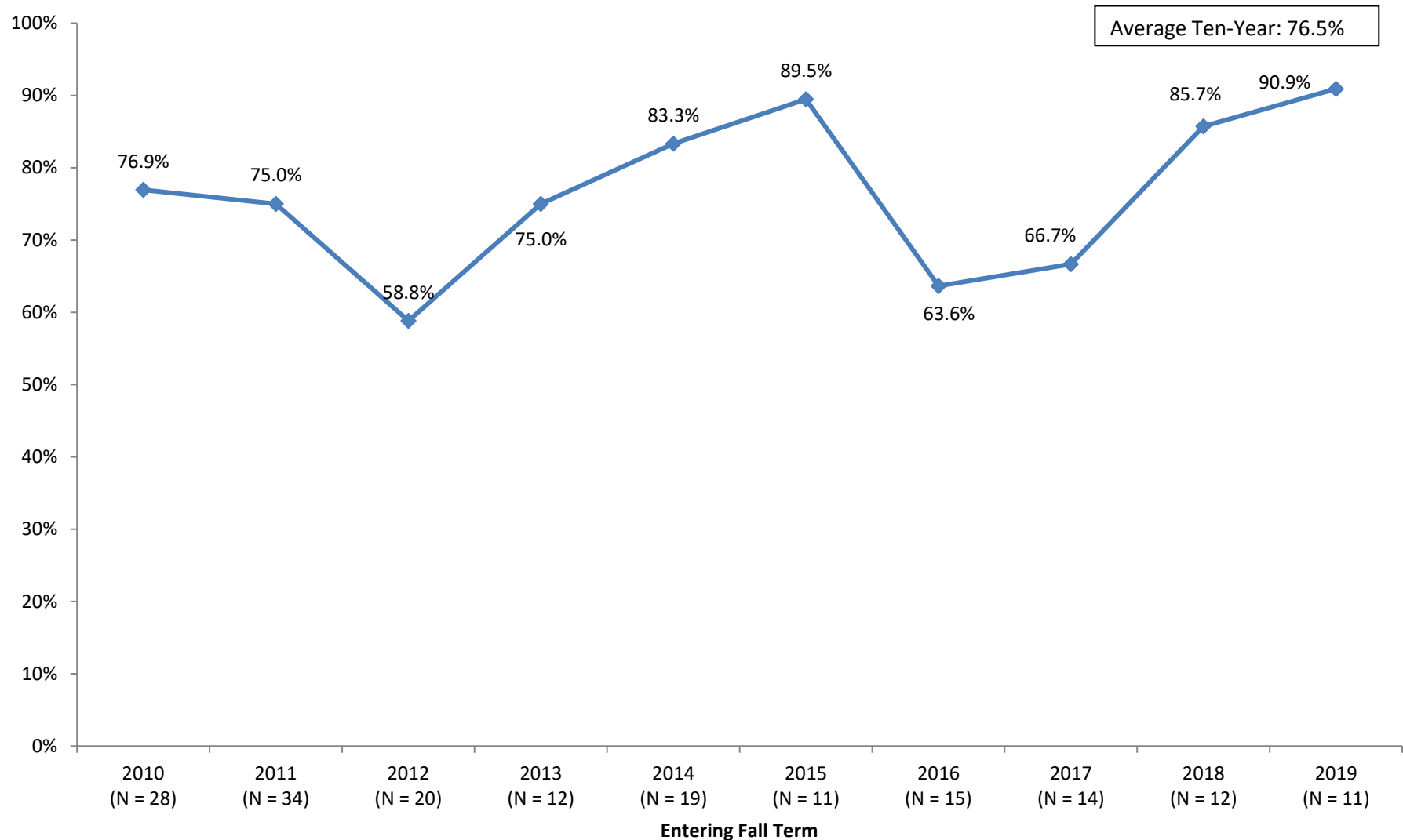
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All New Transfer Students: Percent of New Transfer Students with an Expected Family Contribution (EFC) of \$0



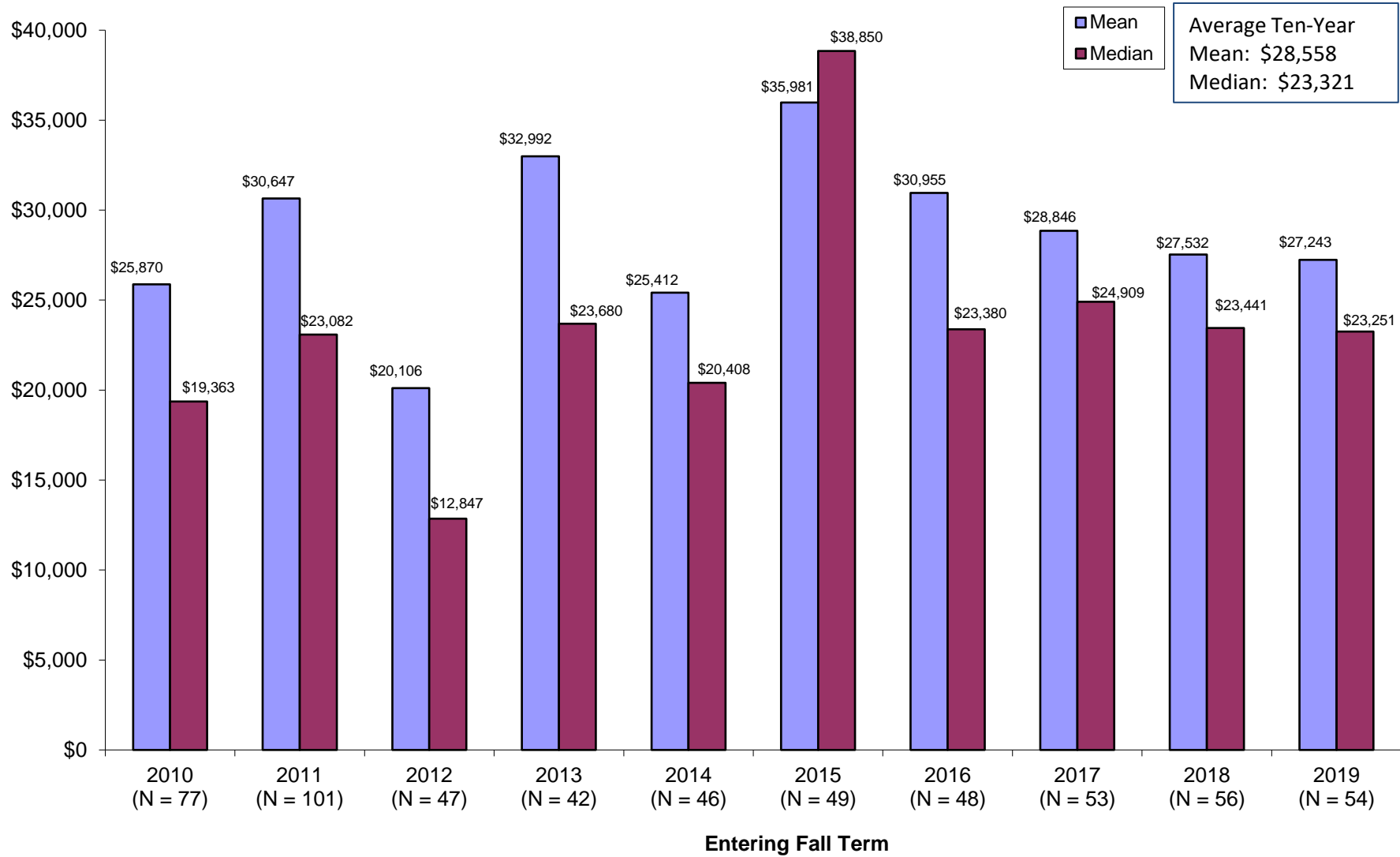
NOTE: Includes all international students.

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



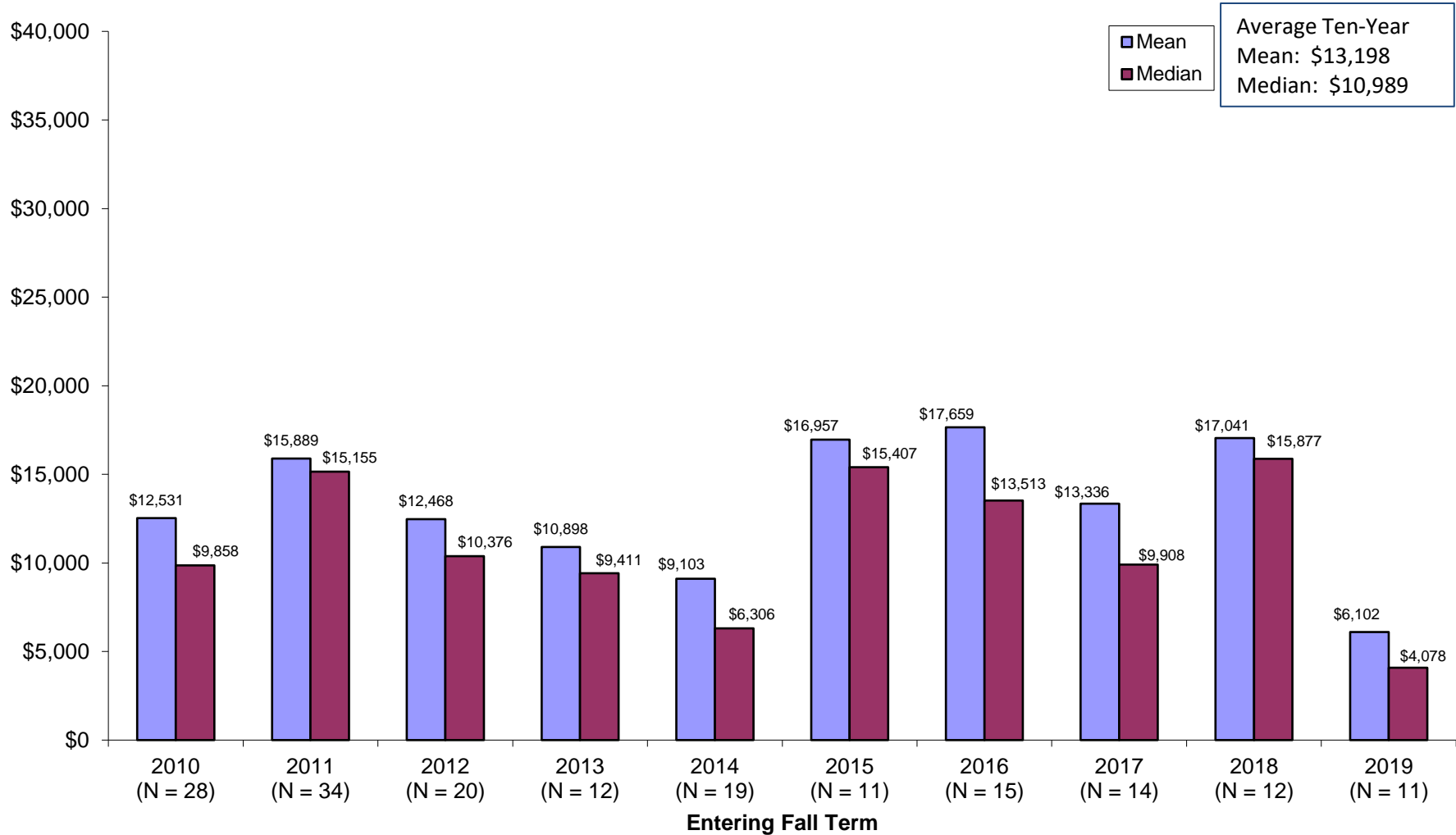
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All New Transfer Students: Average Family Income in 2019 Constant Dollars



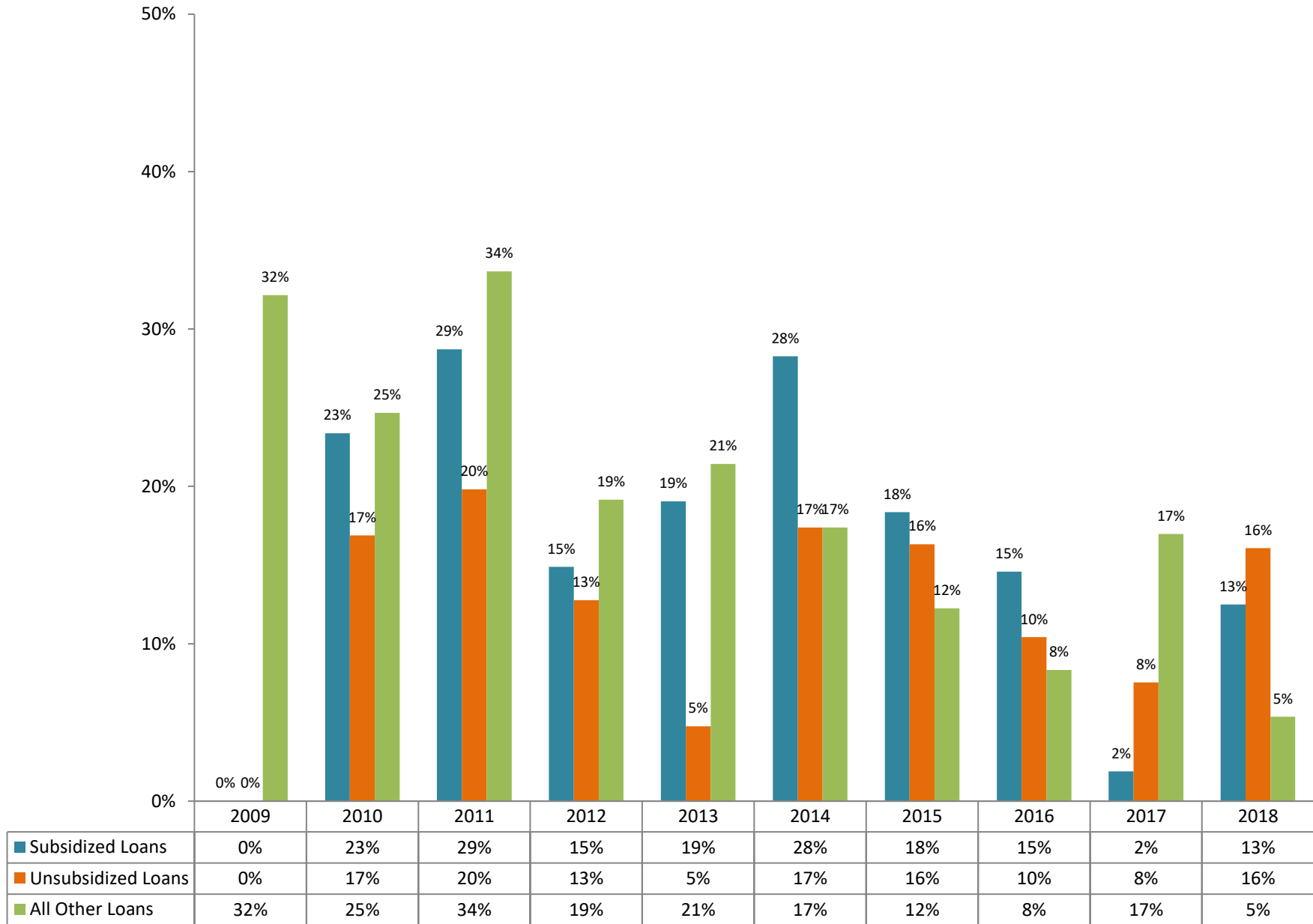
NOTE: Includes international students and assumes they have an income of \$0.

**All Non-Traditional* Domestic New Transfer Students:
Average Family Income in 2019 Constant Dollars**



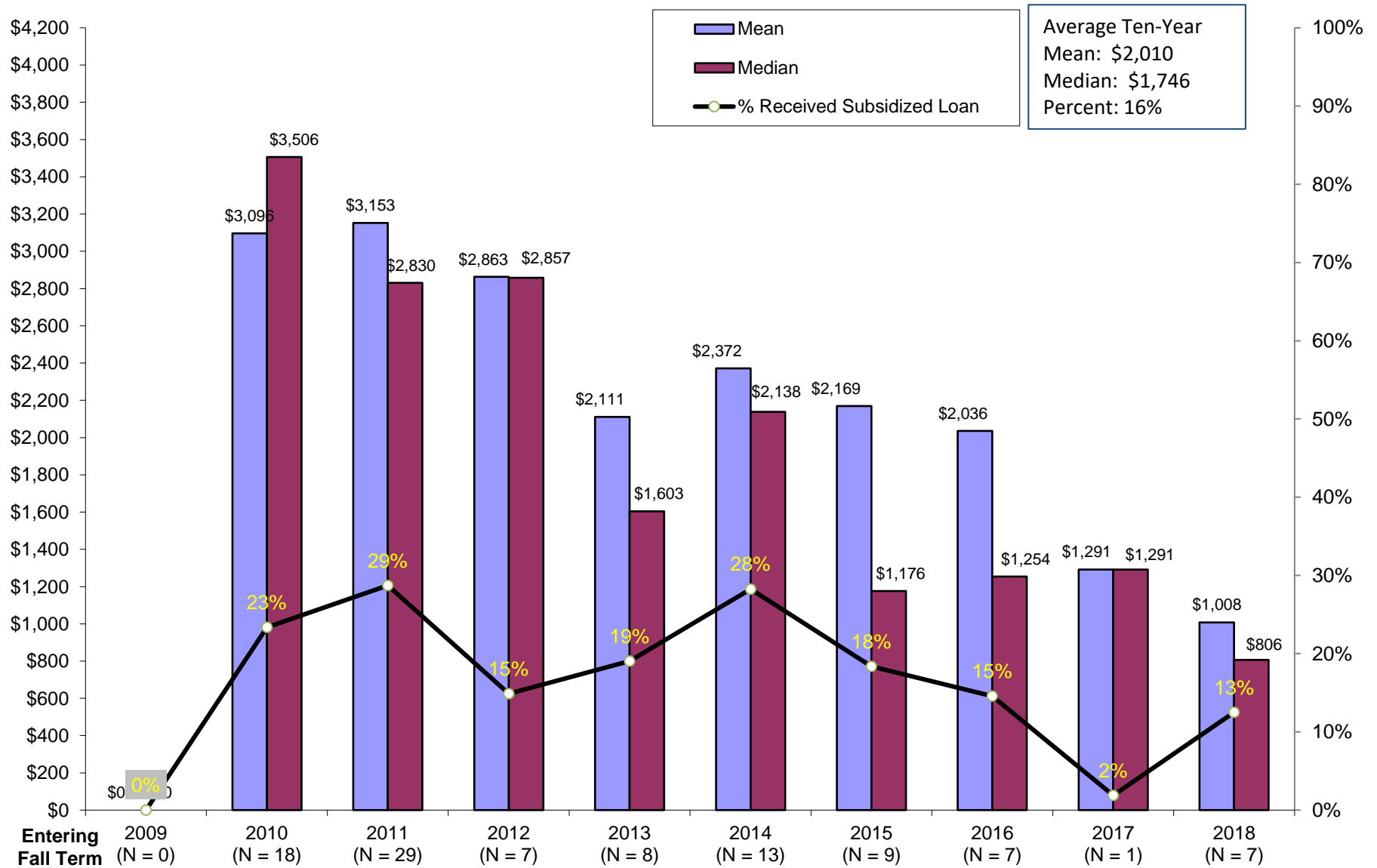
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Percentage of New Transfer Students who Borrowed Money by Loan Type



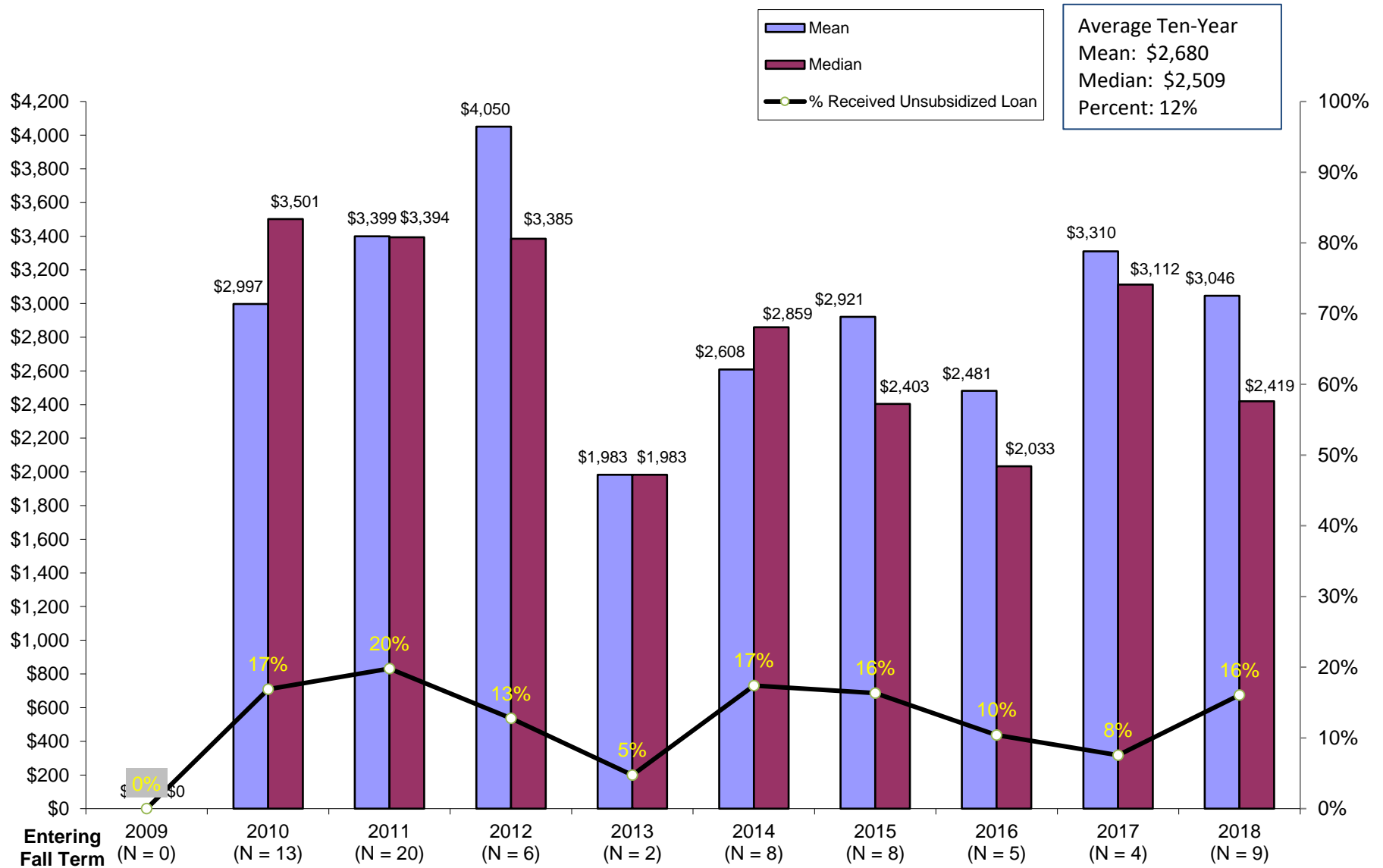
NOTE: New Transfer Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

All New Transfer Students: Average Direct Subsidized Loan Amount in 2019 Constant Dollars and Percentage of New Transfer Students Who Were Given a Subsidized Loan



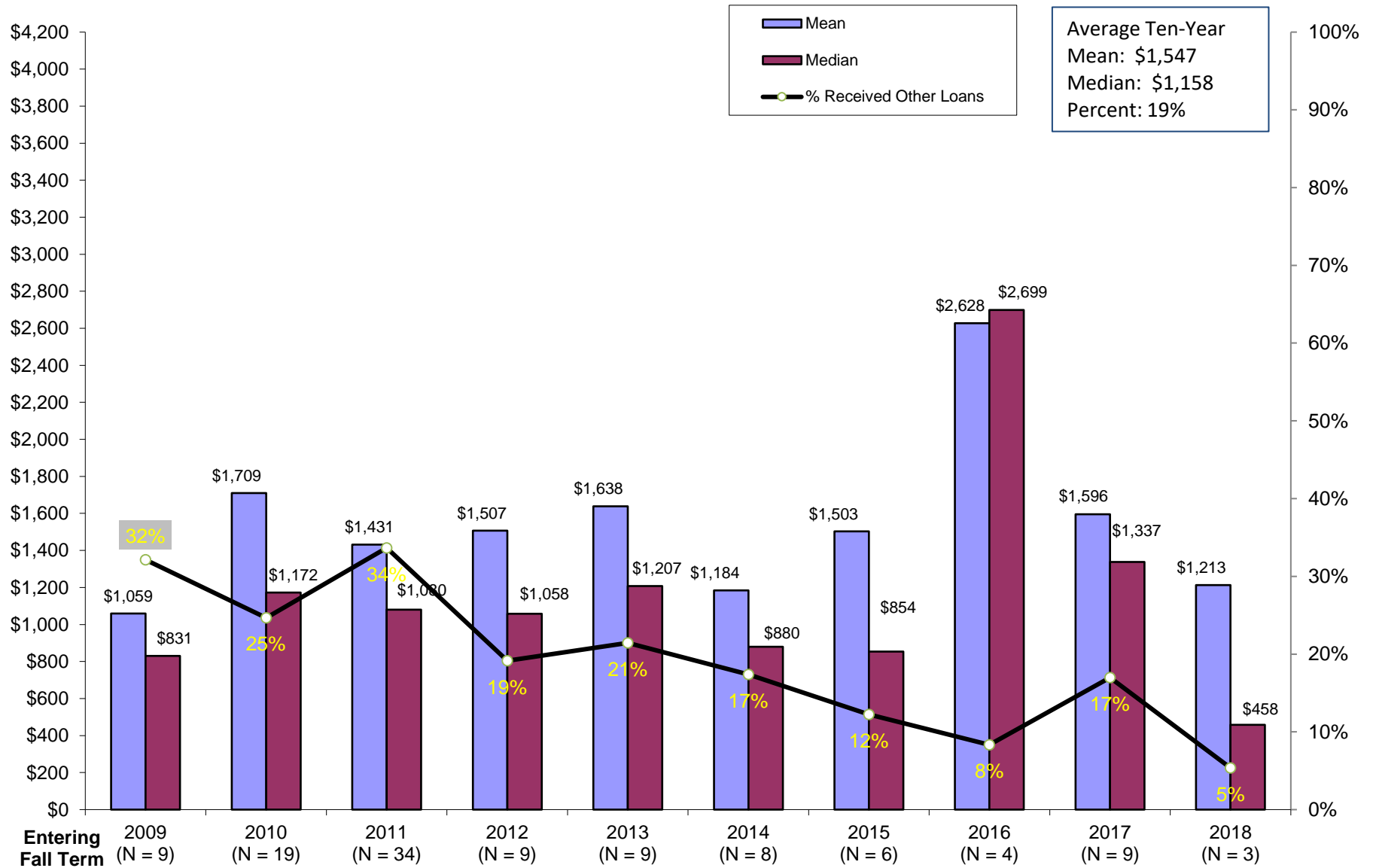
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**All New Transfer Students:
Average Direct Unsubsidized Loan Amount in 2019 Constant Dollars and
Percentage of New Transfer Students Who Were Given an Unsubsidized Loan**



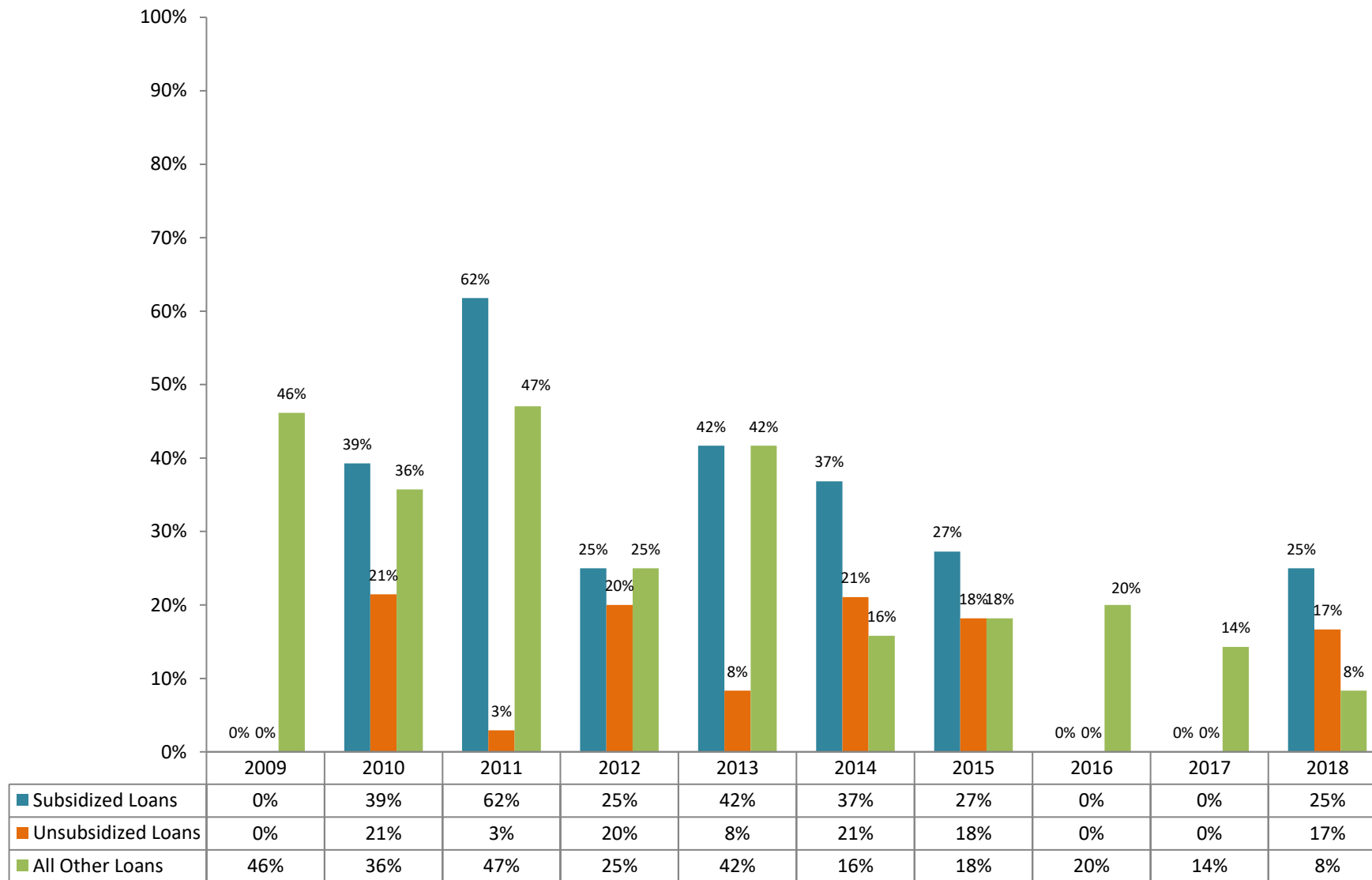
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All New Transfer Students: Average Other Loan Amount in 2019 Constant Dollars and Percentage of New Transfer Students Who Were Given Other Loans



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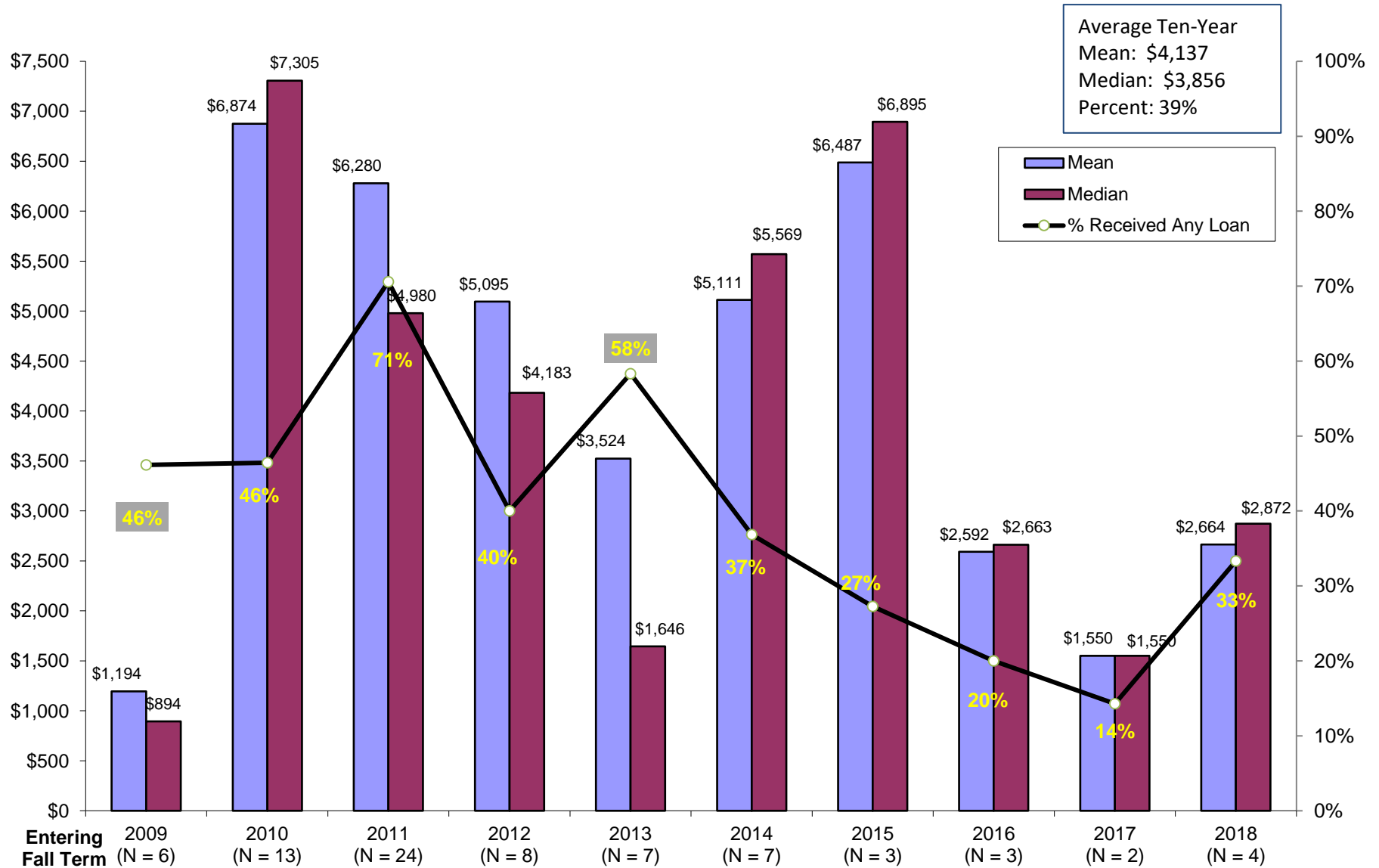
Percentage of **Non-Traditional*** Domestic New Transfer Students who Borrowed Money by Loan Type



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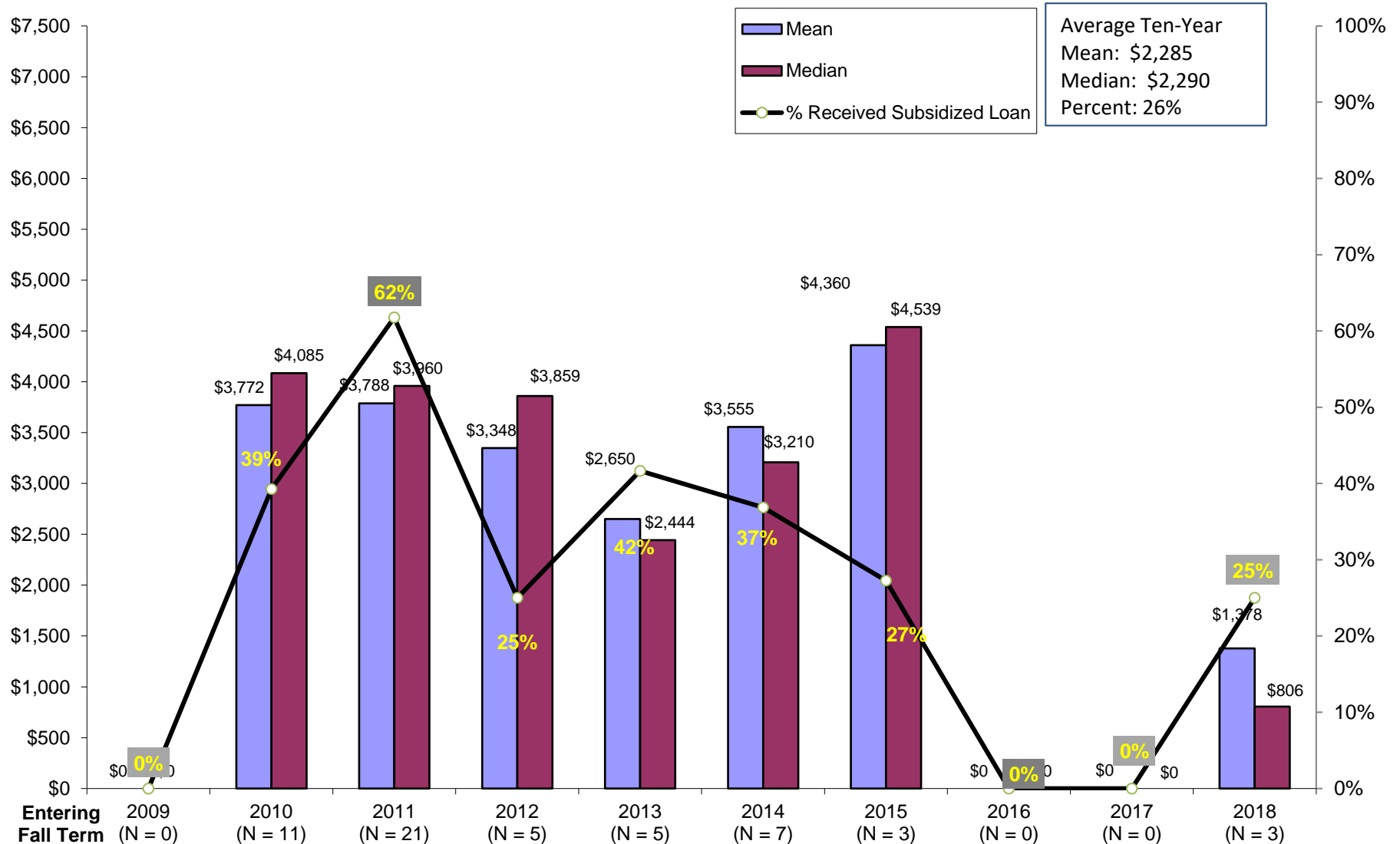
NOTE: First-Year Non-Traditional Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

**All Non-Traditional* Domestic New Transfer Students:
Average Loan Amount of Borrowers in 2019 Constant Dollars and
Percentage of Non-Traditional New Transfer Students Who Were Given Any Loan**



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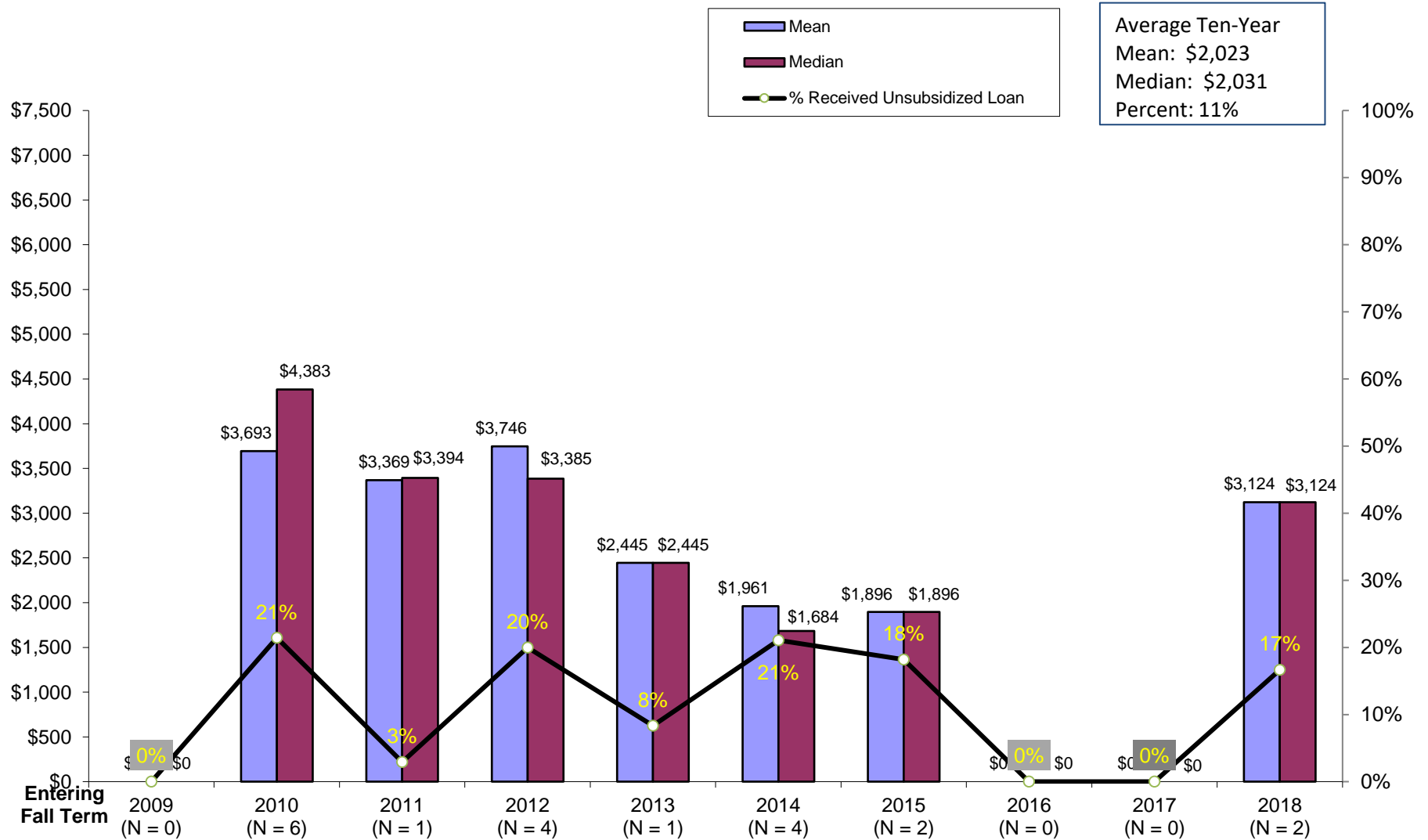
**All Non-Traditional* Domestic New Transfer Students:
Average Direct Subsidized Loan Amount in 2019 Constant Dollars and
Percentage of Non-Traditional New Transfer Students Who Were Given a Subsidized Loan**



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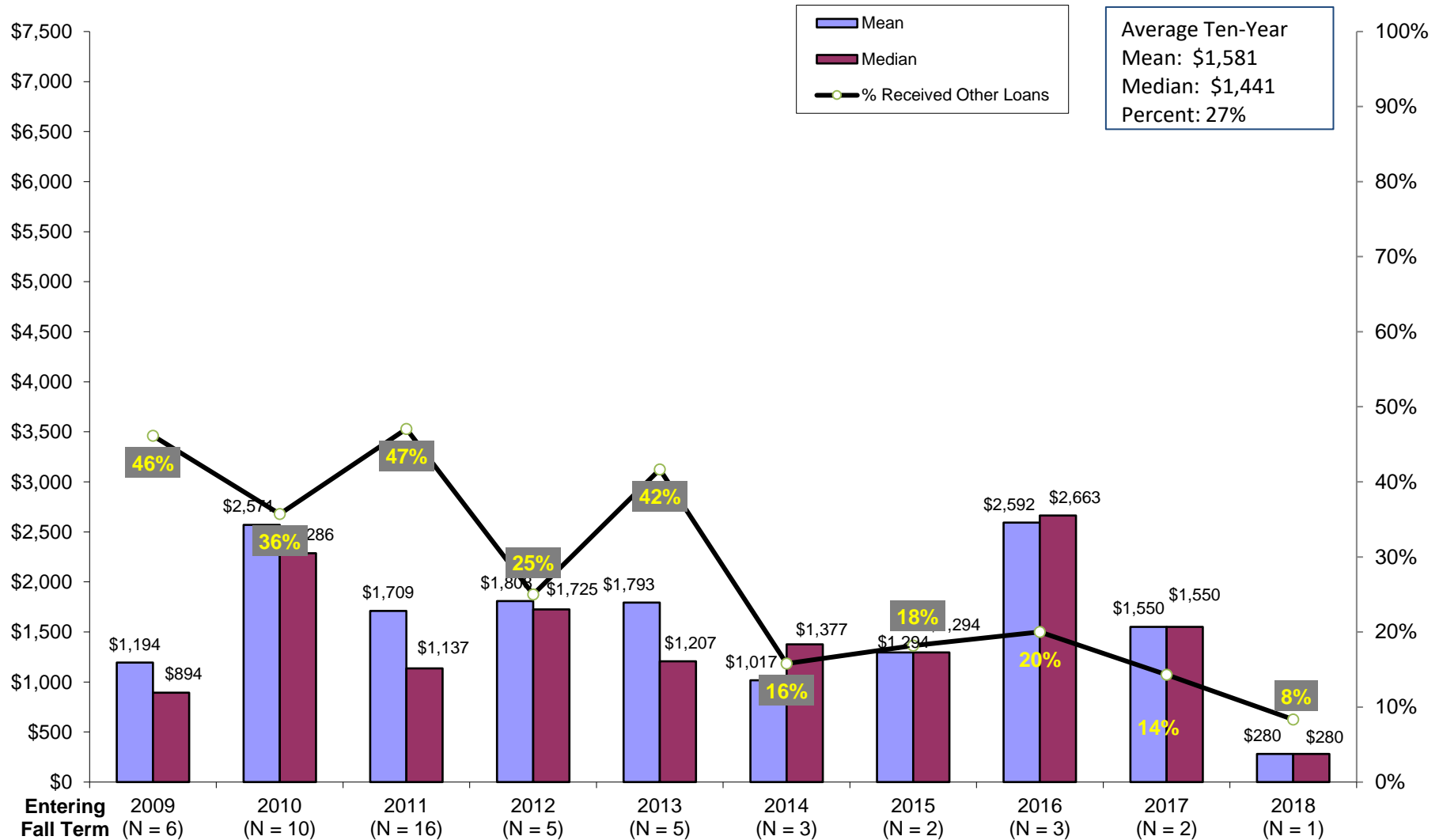
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Average Direct Unsubsidized Loan Amount in 2019 Constant Dollars and
Percentage of Non-Traditional New Transfer Students Who Were Given an Unsubsidized Loan**



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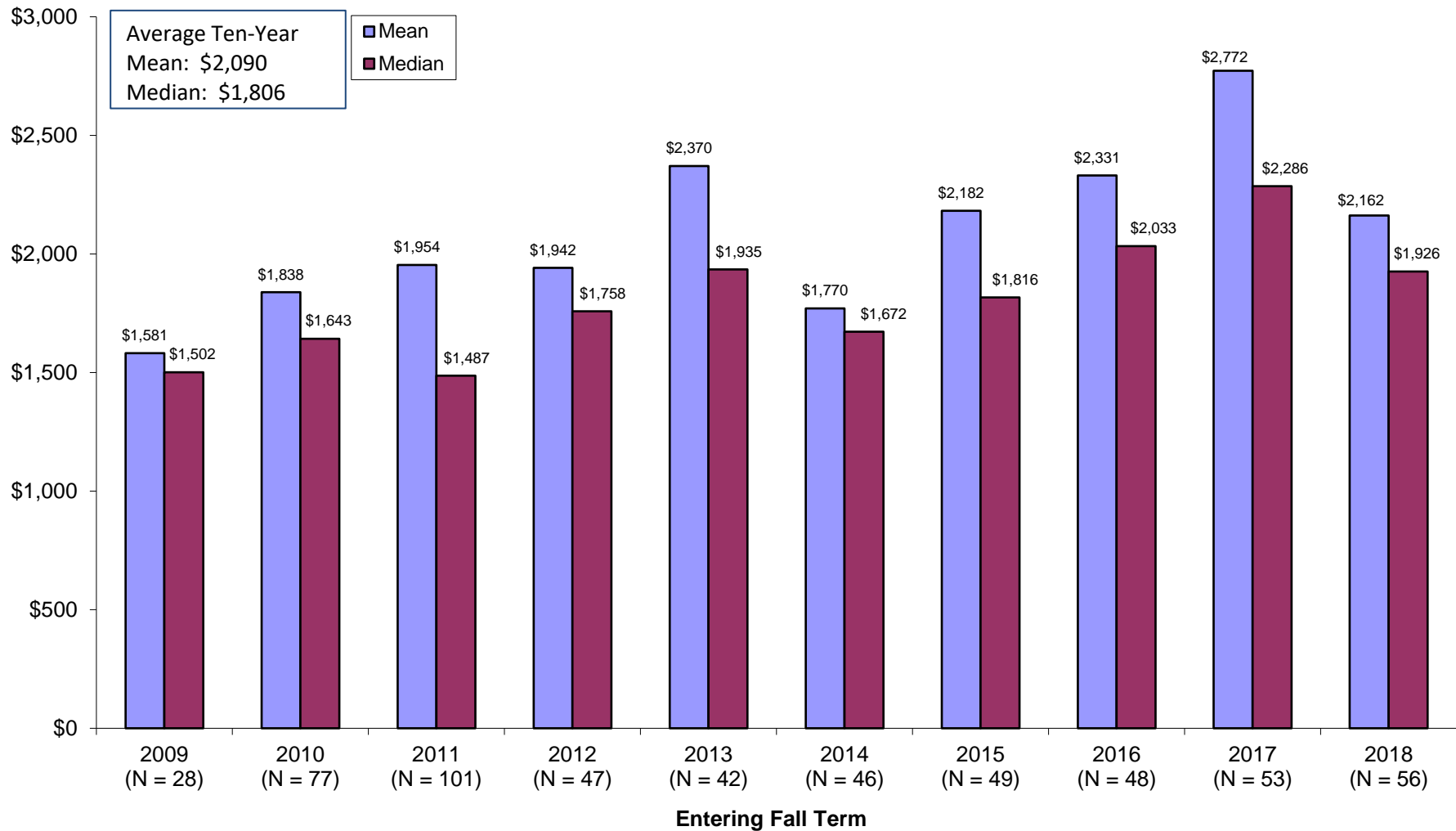
**All Non-Traditional* Domestic New Transfer Students:
Average Other Loan Amount in 2019 Constant Dollars and
Percentage of Non-Traditional New Transfer Students Who Were Given Other Loans**



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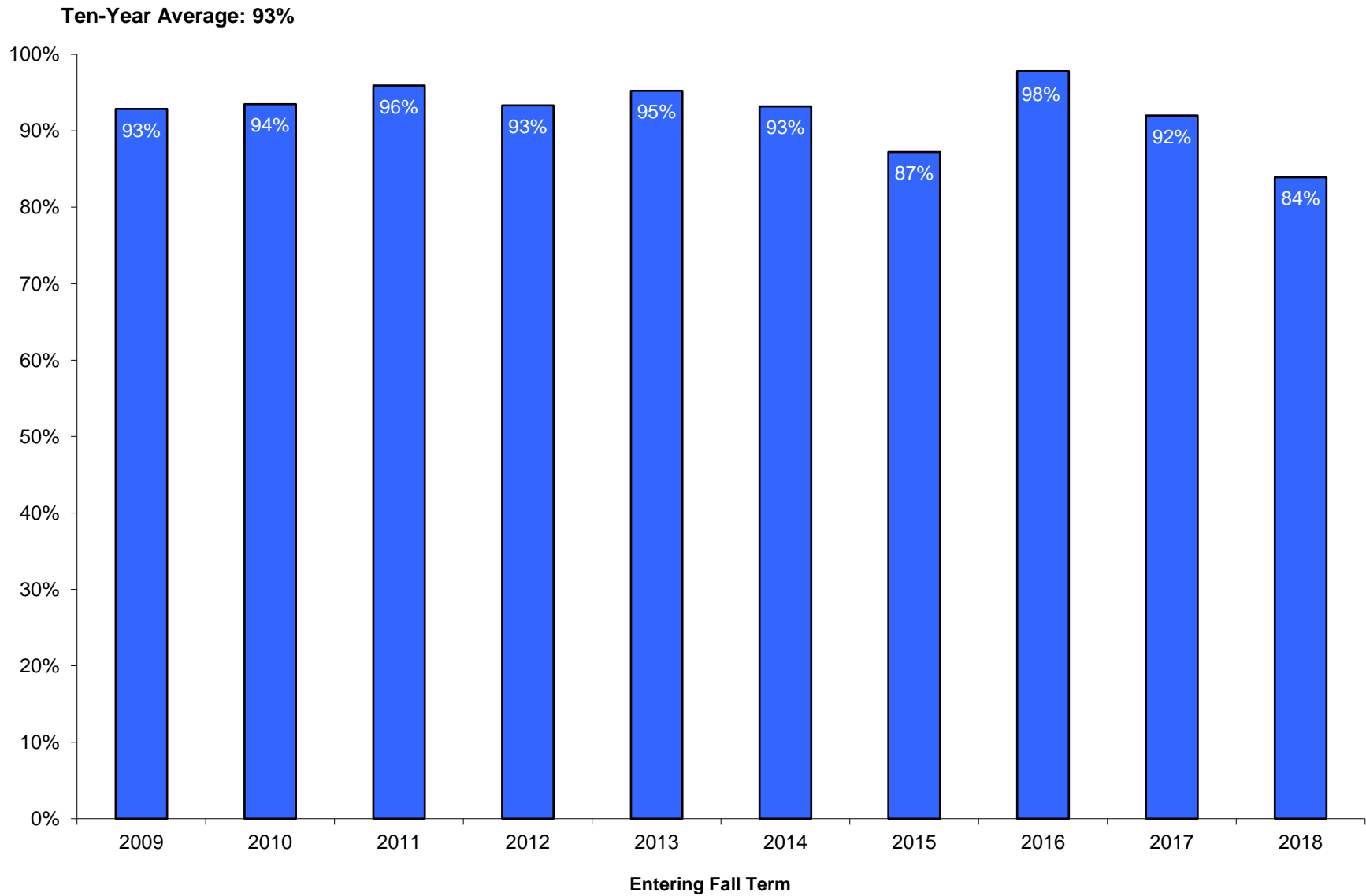
All New Transfer Students: Average Labor Earnings (for Fall and Spring Terms) in 2019 Constant Dollars



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

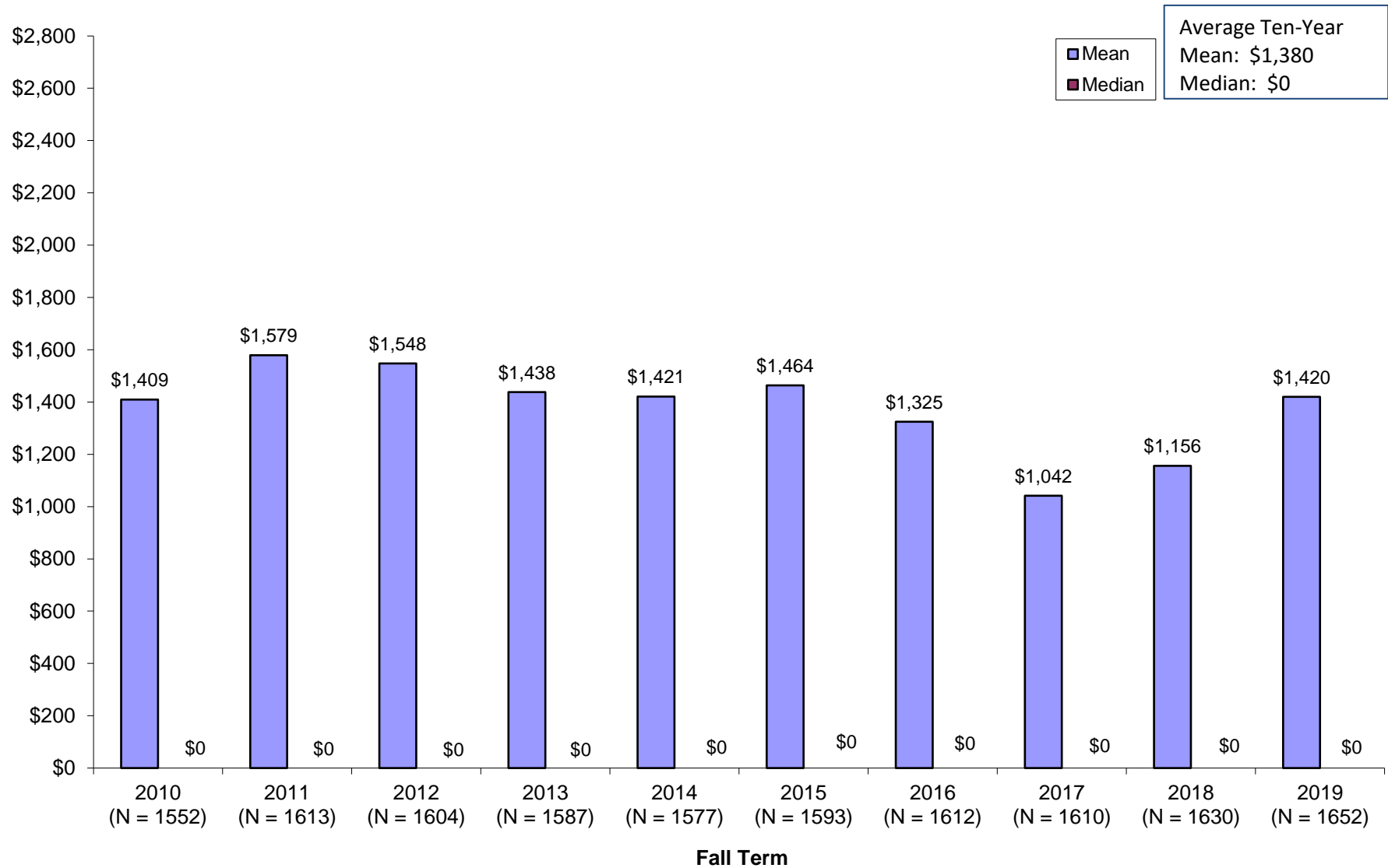
Financial Need of Domestic New Transfer Students: Percentage of Students who received Federal Pell Grants



NOTE: International students are not included in this chart.

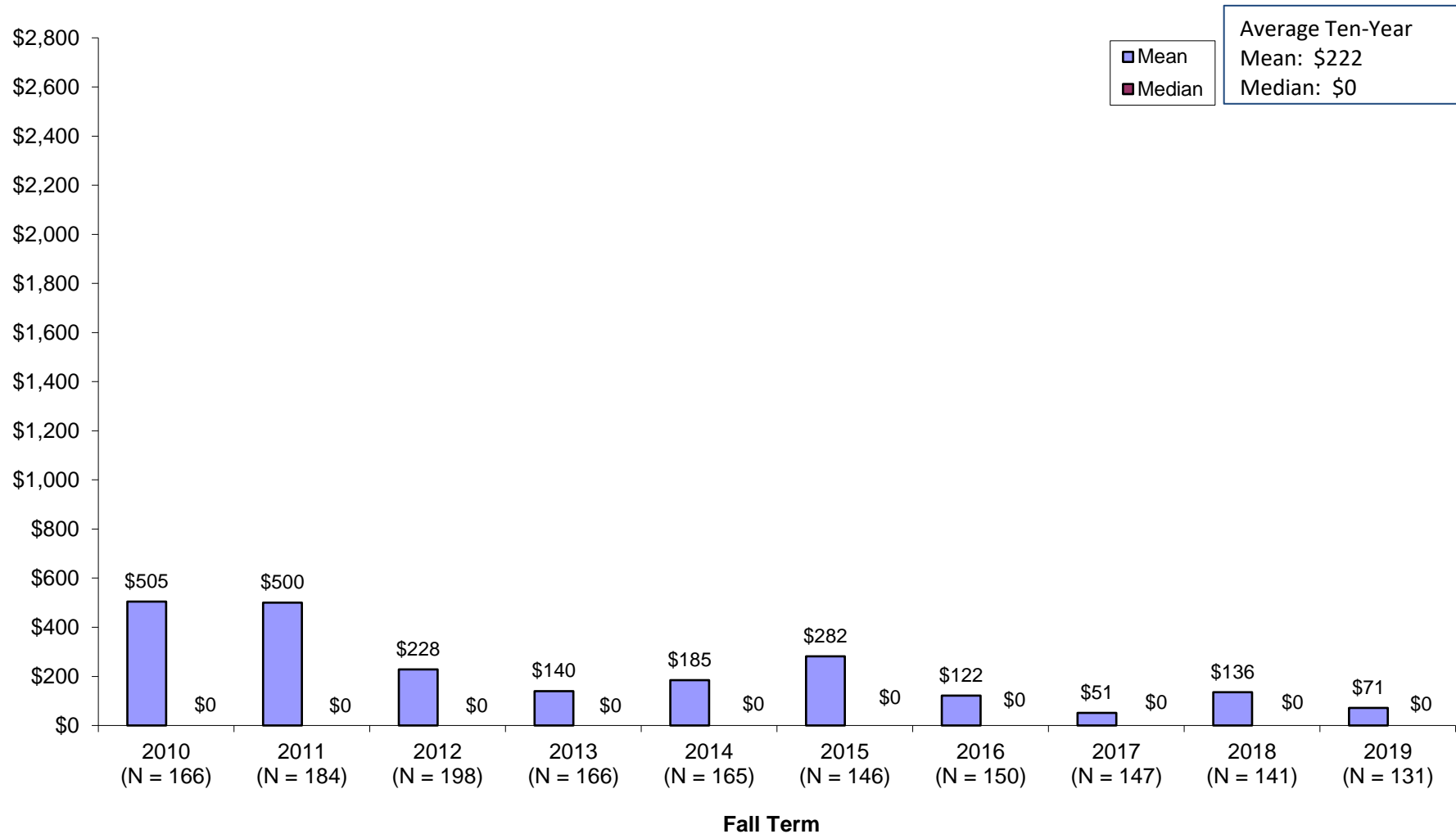
Degree-Seeking Fall Enrollment

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



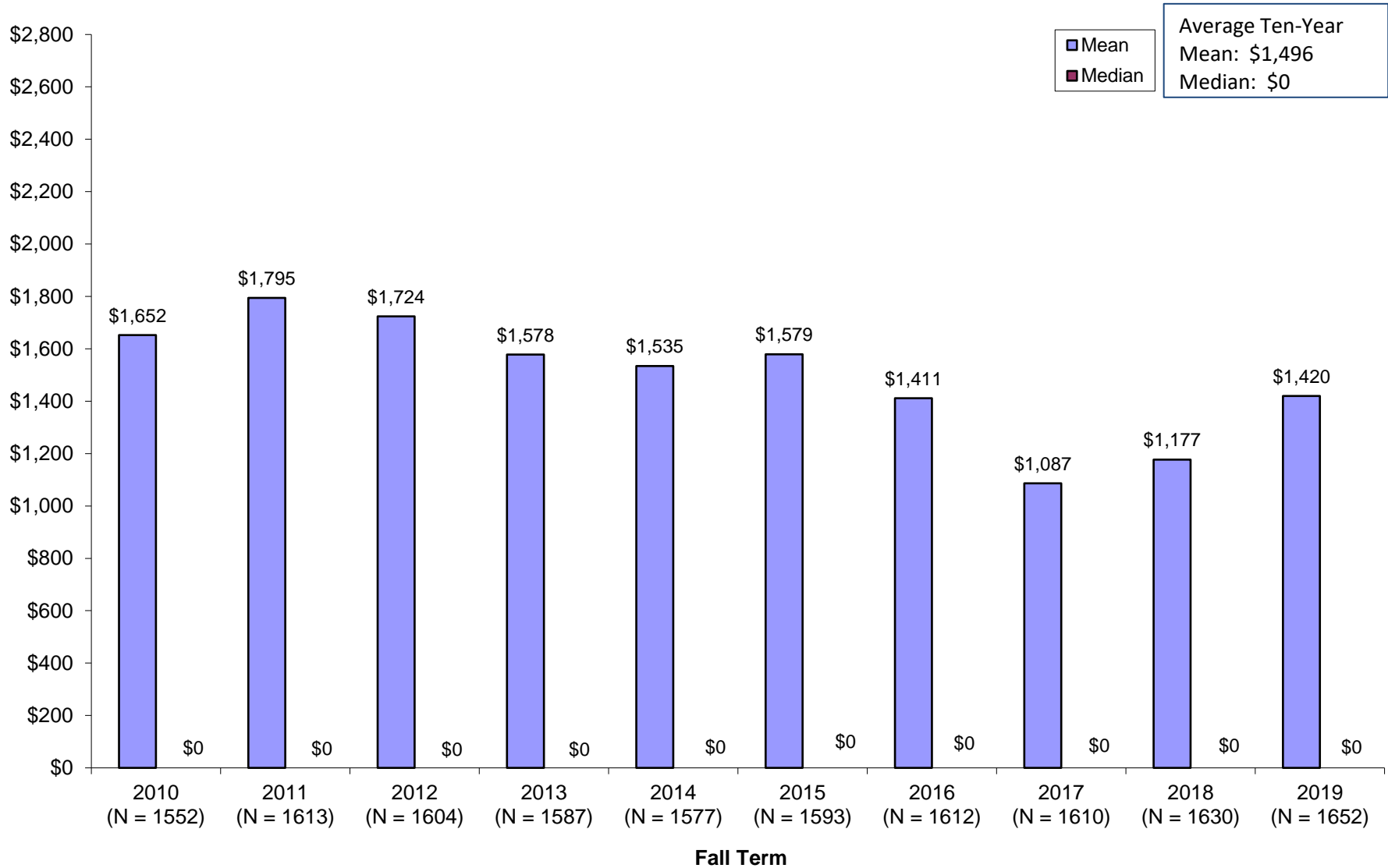
NOTE: Includes international students and assumes they have a family contribution of \$0.

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



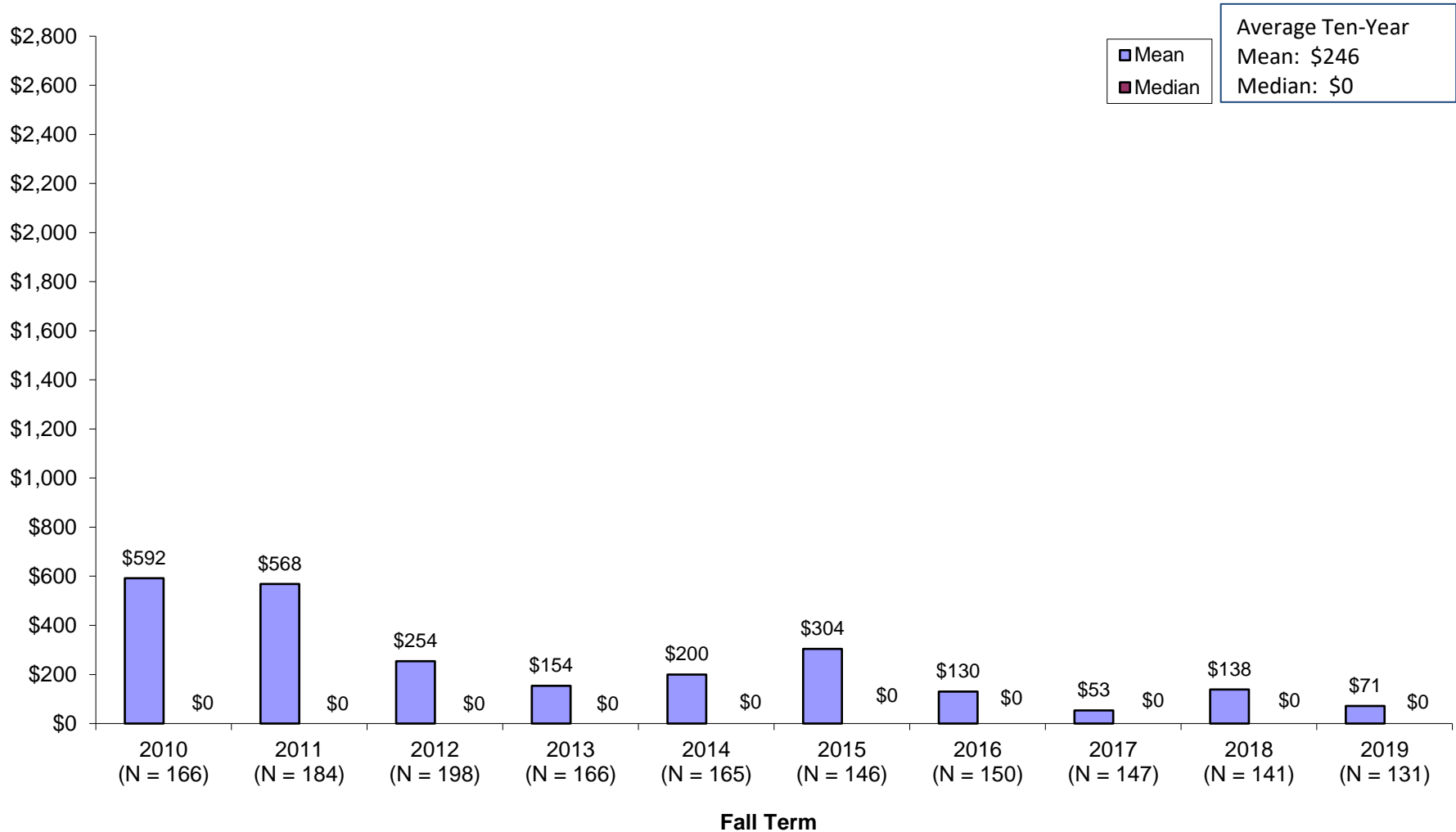
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**All Degree-Seeking Fall Enrollment:
Average Expected Family Contribution (EFC) in 2019 Constant Dollars**



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 2019 Constant Dollars**



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

In Actual Dollars

In 2019 Constant Dollars

Single Parent			
	N	Mean	Median
2009	40	\$0	\$0
2010	31	\$20	\$0
2011	38	\$38	\$0
2012	40	\$40	\$0
2013	38	\$38	\$0
2014	27	\$0	\$0
2015	21	\$0	\$0
2016	21	\$44	\$0
2017	30	\$0	\$0
2018	34	\$0	\$0

Single Parent			
	N	Mean	Median
2009	40	\$0	\$0
2010	31	\$23	\$0
2011	38	\$42	\$0
2012	40	\$44	\$0
2013	38	\$41	\$0
2014	27	\$0	\$0
2015	21	\$0	\$0
2016	21	\$46	\$0
2017	30	\$0	\$0
2018	34	\$0	\$0

Married with child(ren)			
	N	Mean	Median
2009	39	\$331	\$0
2010	42	\$159	\$0
2011	35	\$519	\$0
2012	24	\$18	\$0
2013	20	\$138	\$0
2014	24	\$0	\$0
2015	30	\$10	\$0
2016	28	\$147	\$0
2017	21	\$26	\$0
2018	13	\$289	\$0

Married with child(ren)			
	N	Mean	Median
2009	39	\$388	\$0
2010	42	\$181	\$0
2011	35	\$578	\$0
2012	24	\$20	\$0
2013	20	\$149	\$0
2014	24	\$0	\$0
2015	30	\$11	\$0
2016	28	\$153	\$0
2017	21	\$26	\$0
2018	13	\$289	\$0

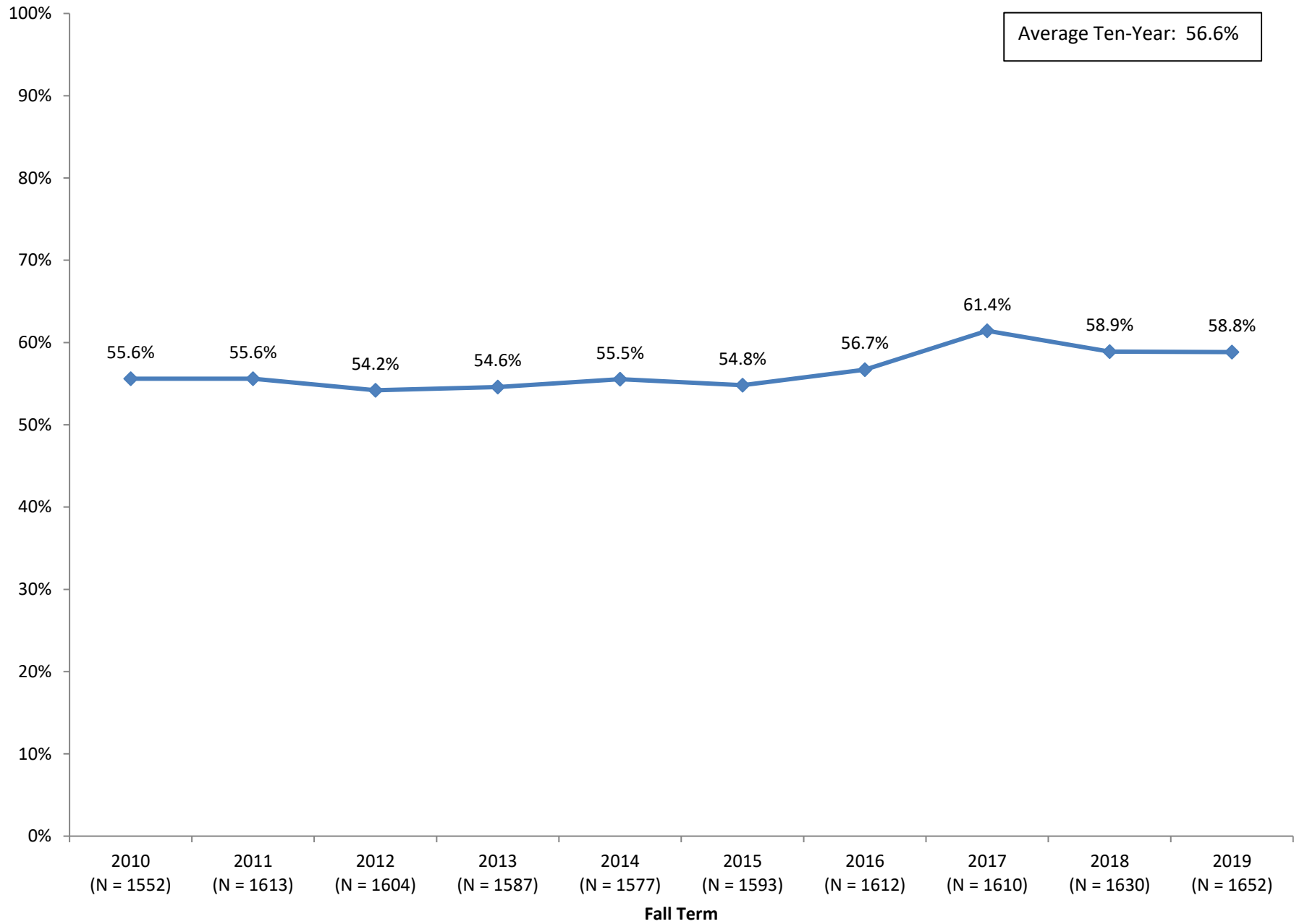
Married; no child(ren)			
	N	Mean	Median
2009	43	\$1,360	\$0
2010	39	\$1,493	\$0
2011	23	\$1,782	\$0
2012	36	\$557	\$0
2013	38	\$399	\$0
2014	37	\$591	\$0
2015	38	\$533	\$0
2016	39	\$64	\$0
2017	49	\$84	\$0
2018	47	\$82	\$0

Married; no child(ren)			
	N	Mean	Median
2009	43	\$1,595	\$0
2010	39	\$1,697	\$0
2011	23	\$1,984	\$0
2012	36	\$611	\$0
2013	38	\$431	\$0
2014	37	\$637	\$0
2015	38	\$568	\$0
2016	39	\$67	\$0
2017	49	\$86	\$0
2018	47	\$82	\$0

24 years or older			
	N	Mean	Median
2009	39	\$242	\$0
2010	54	\$337	\$0
2011	88	\$356	\$0
2012	98	\$243	\$0
2013	70	\$76	\$0
2014	77	\$112	\$0
2015	57	\$358	\$0
2016	62	\$174	\$0
2017	47	\$62	\$0
2018	47	\$245	\$0

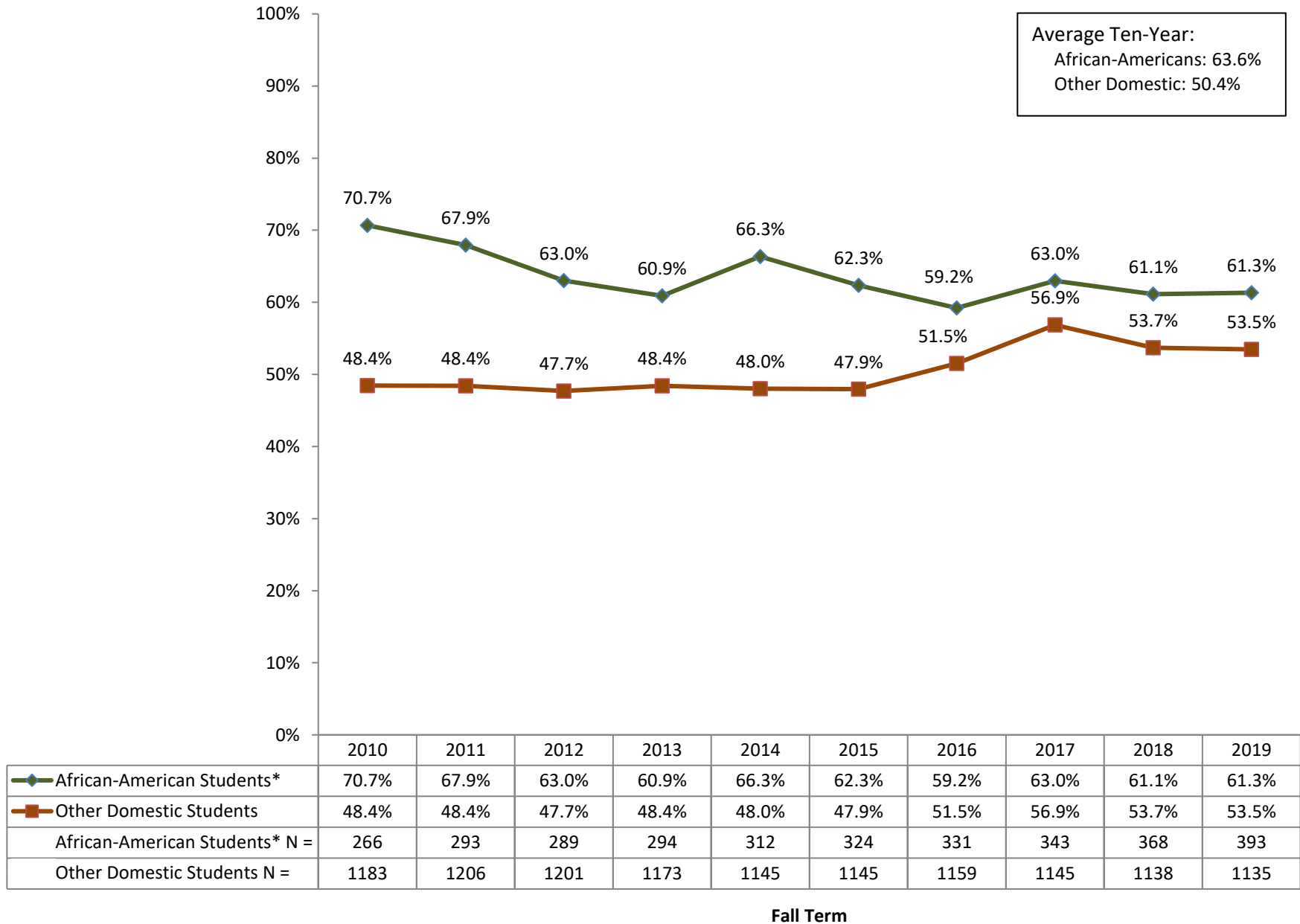
24 years or older			
	N	Mean	Median
2009	39	\$284	\$0
2010	54	\$383	\$0
2011	88	\$396	\$0
2012	98	\$267	\$0
2013	70	\$82	\$0
2014	77	\$121	\$0
2015	57	\$381	\$0
2016	62	\$181	\$0
2017	47	\$63	\$0
2018	47	\$245	\$0

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



NOTE: Includes all international students.

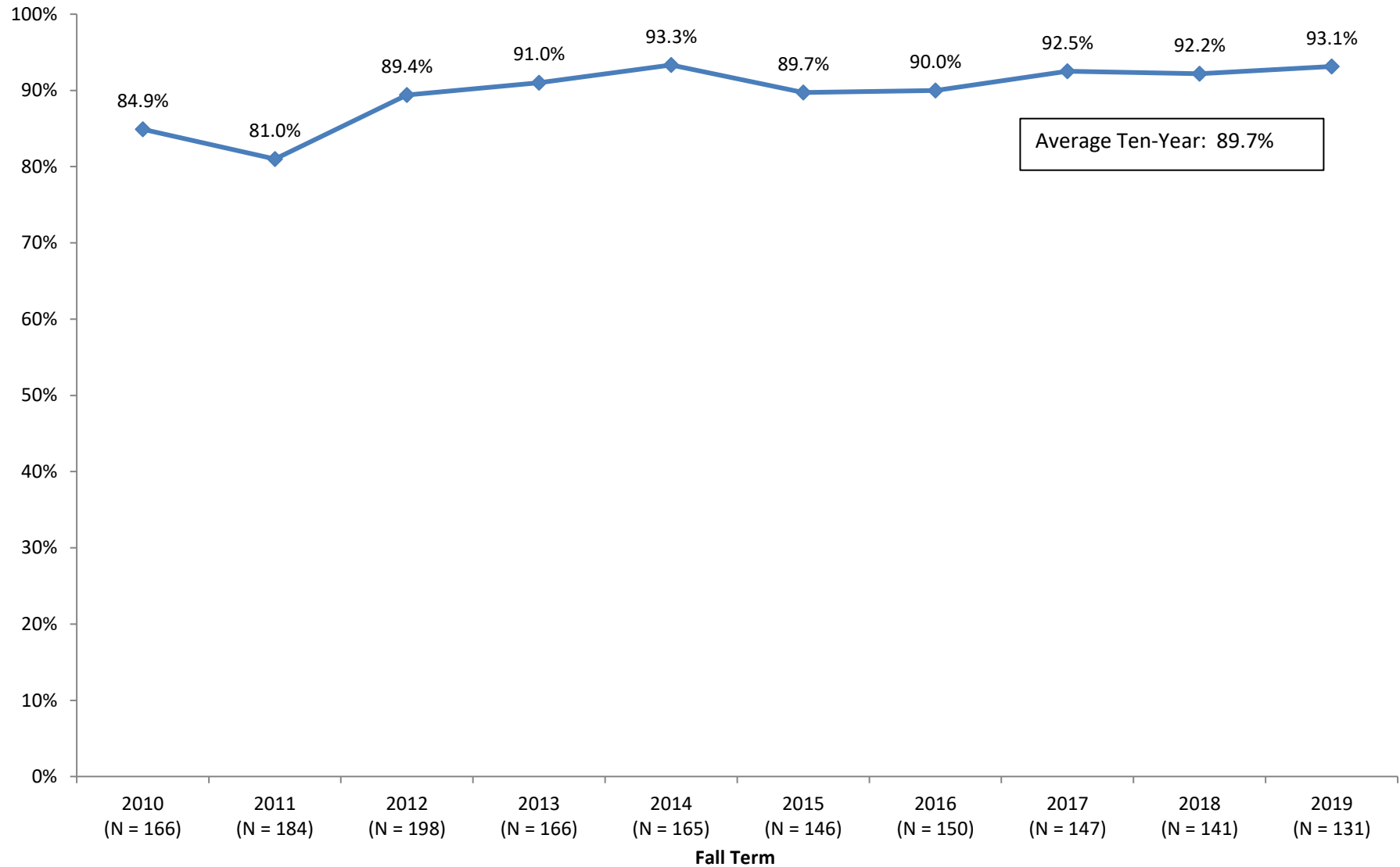
**African American Students* Compared to All Other Domestic Students:
Percent of Degree-Seeking Fall Enrollment with an Expected Family Contribution (EFC) of \$0**



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

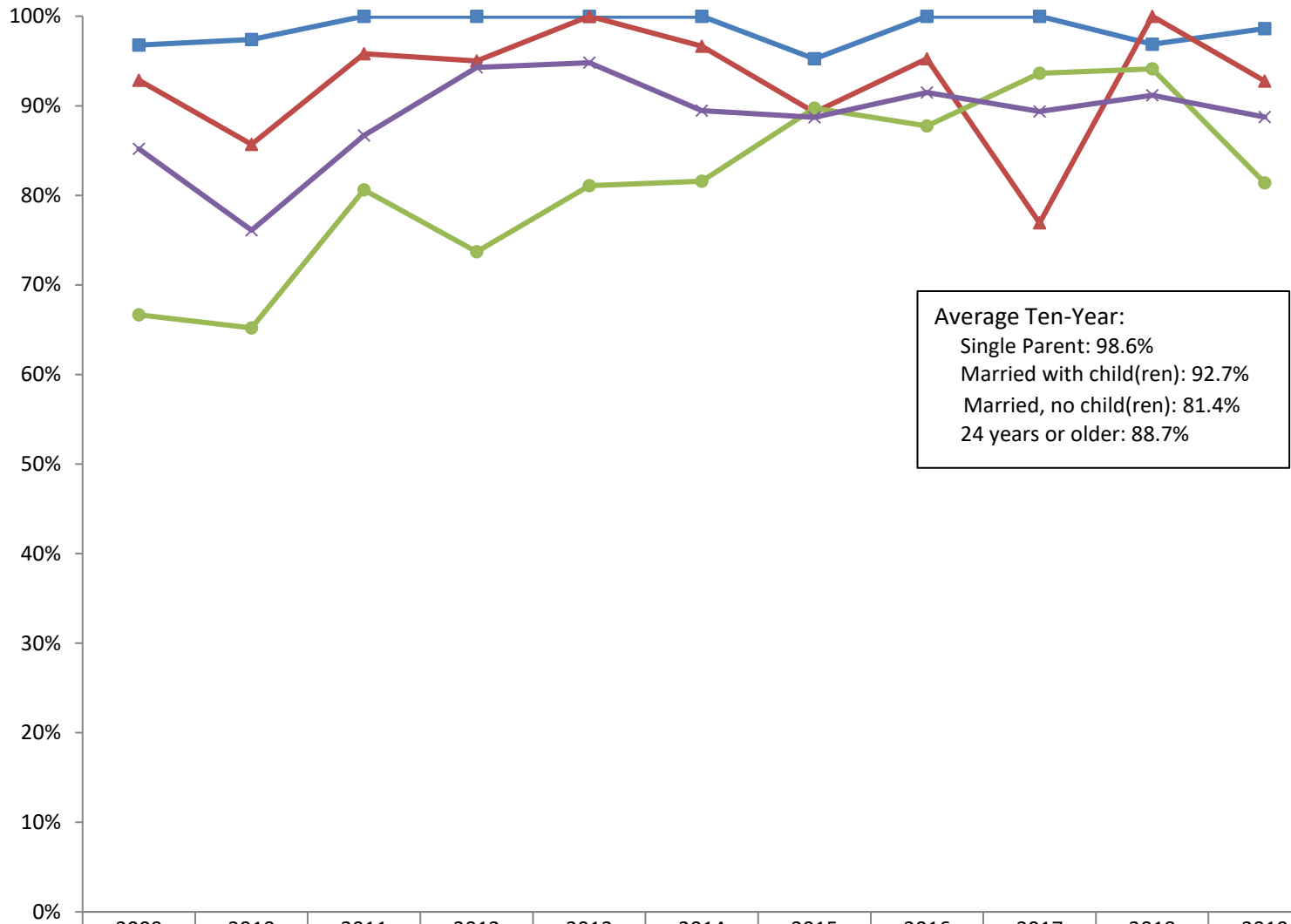
NOTE: All international students (100%) have an EFC of \$0.

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



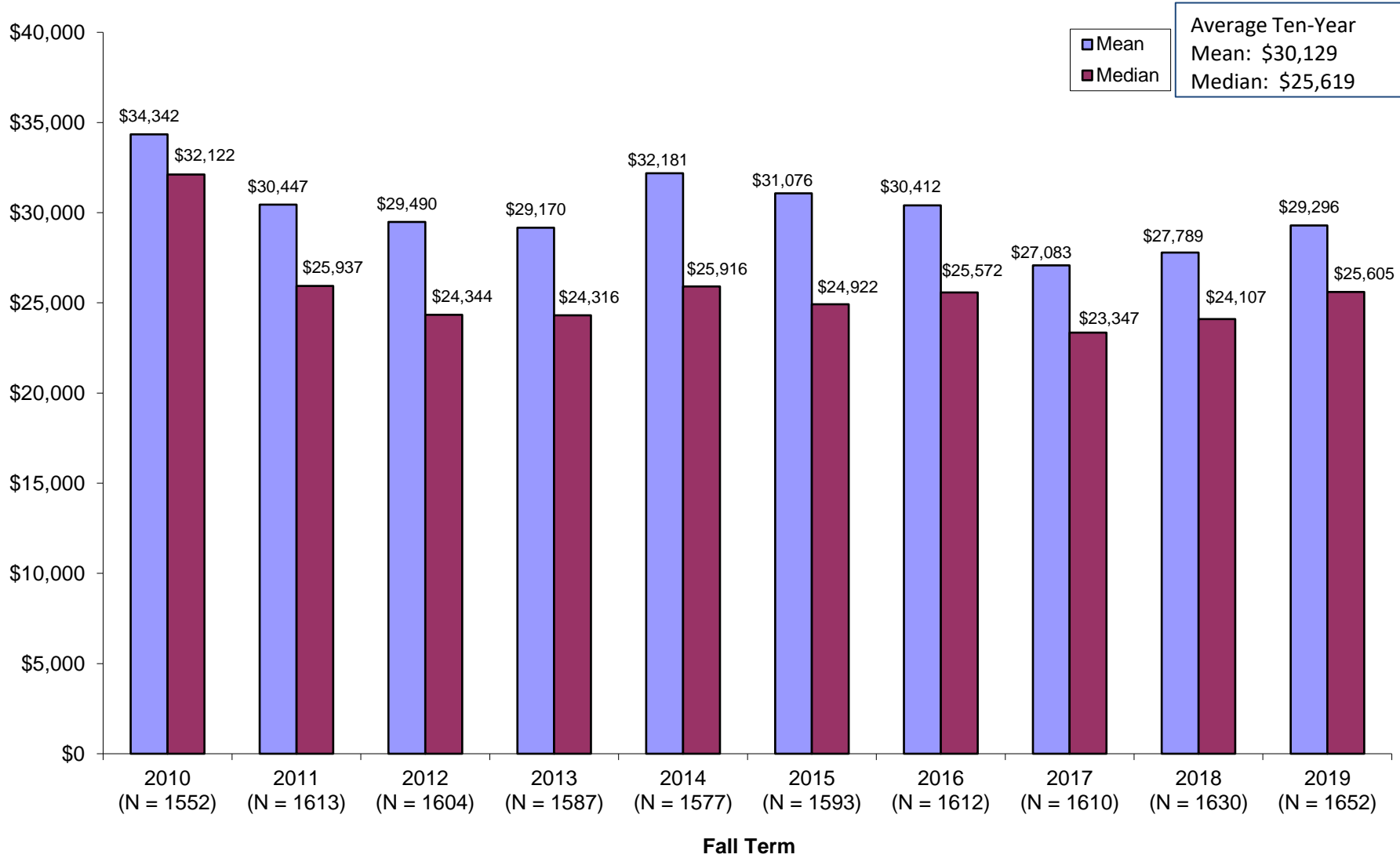
*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included. International students all have an EFC 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**



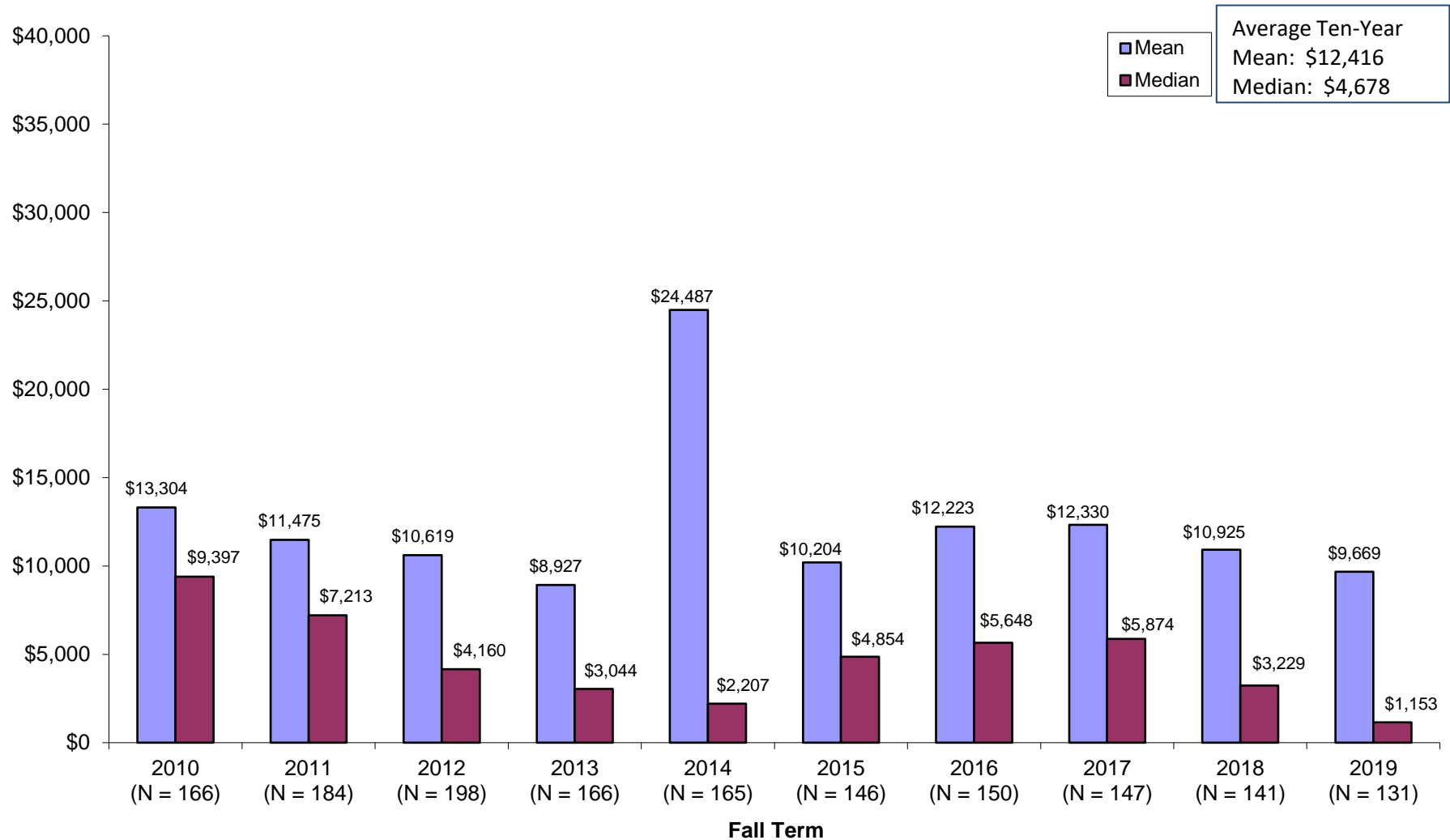
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Parent	96.8%	97.4%	100.0%	100.0%	100.0%	100.0%	95.2%	100.0%	100.0%	96.9%	98.6%
Married with child(ren)	92.9%	85.7%	95.8%	95.0%	100.0%	96.7%	89.3%	95.2%	76.9%	100.0%	92.7%
Married, no child(ren)	66.7%	65.2%	80.6%	73.7%	81.1%	81.6%	89.7%	87.8%	93.6%	94.1%	81.4%
24 years or older	85.2%	76.1%	86.7%	94.3%	94.8%	89.5%	88.7%	91.5%	89.4%	91.2%	88.7%

All Degree-Seeking Fall Enrollment: Average Family Income in 2019 Constant Dollars



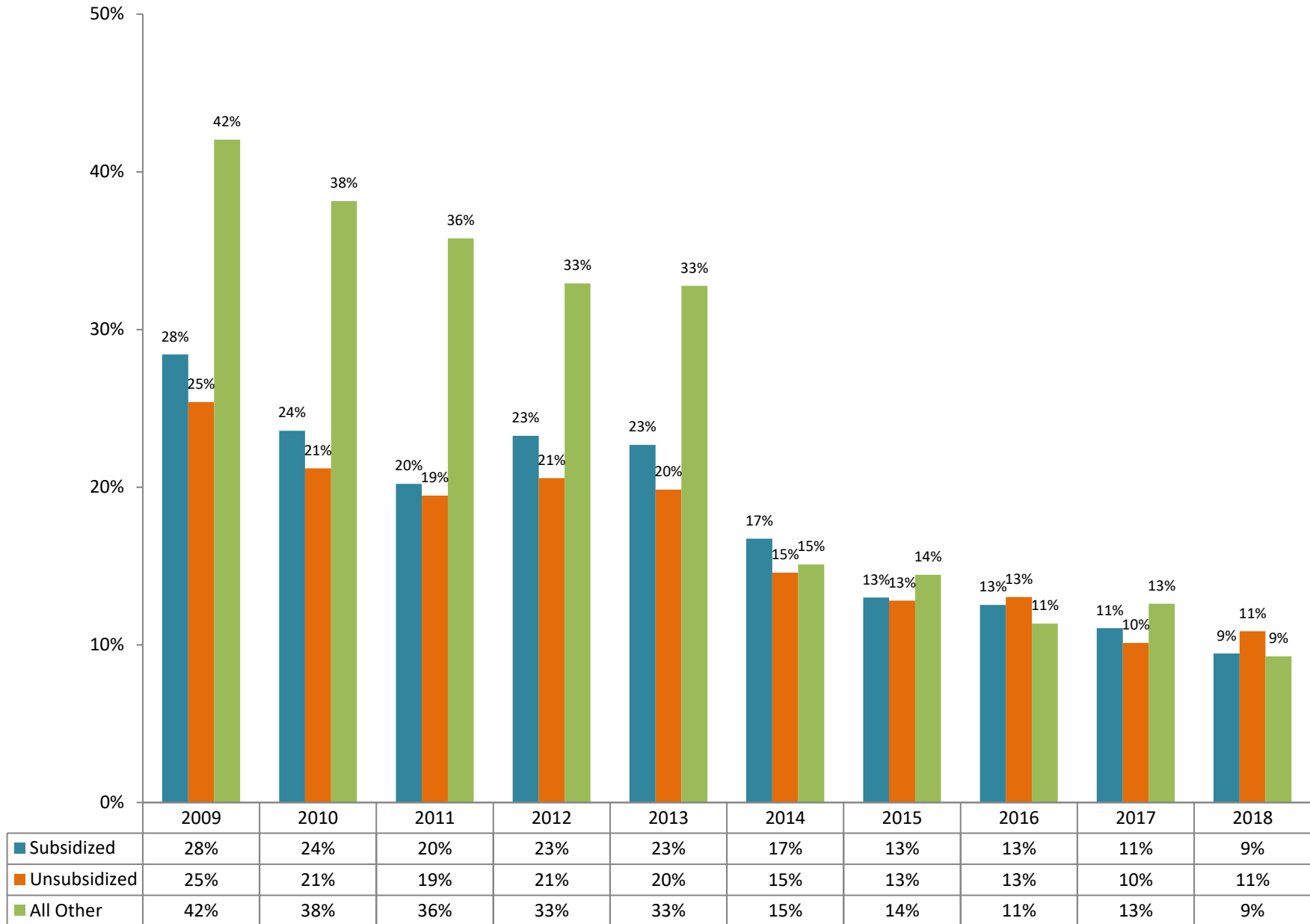
NOTE: Includes international students and assumes they have a family income of \$0.

**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Family Income in 2019 Constant Dollars**



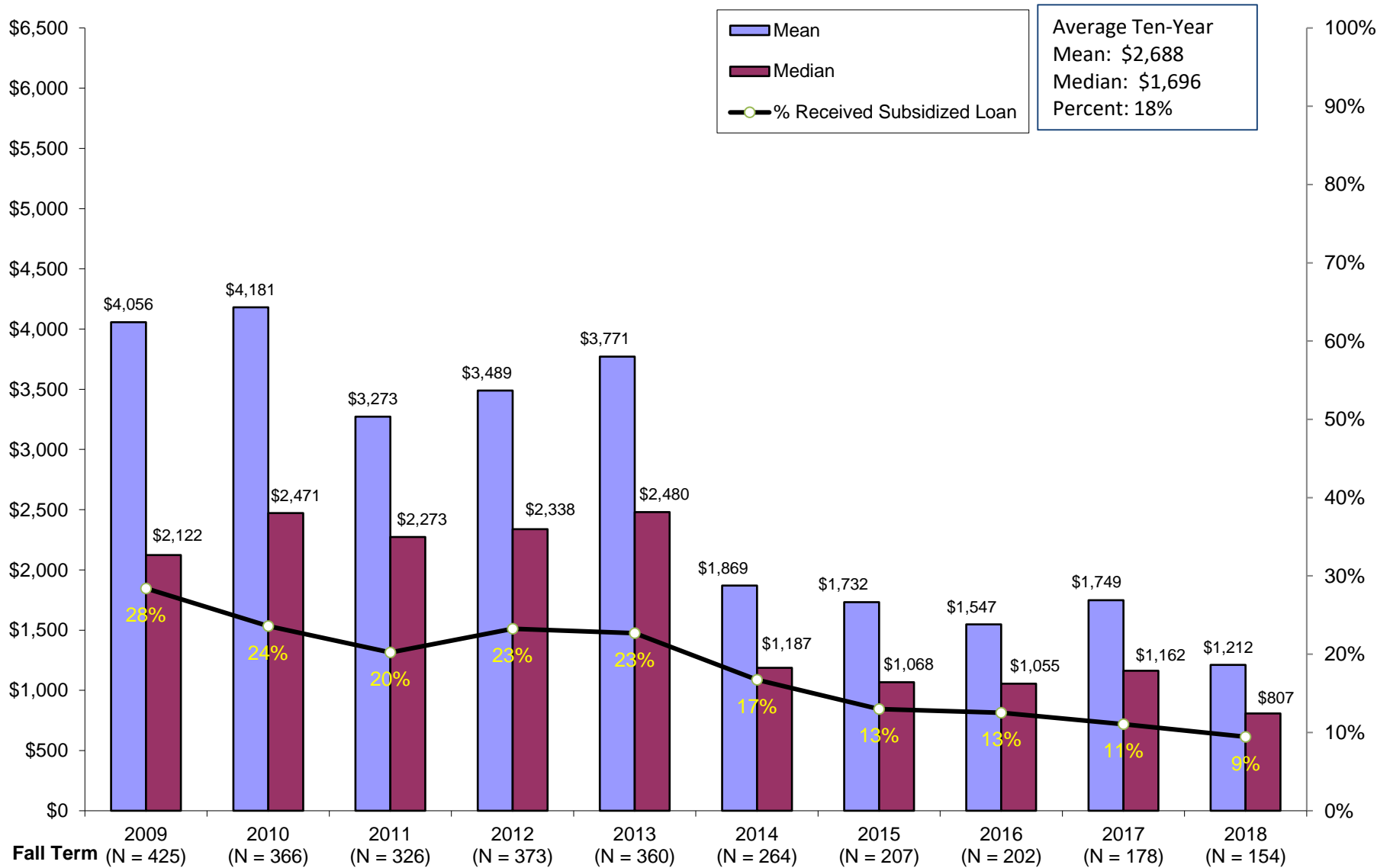
*A non-traditional domestic student is defined as being 24 years of age or older and/or married and/or has a child/children/legal dependent. Domestic students complete the FAFSA which verifies this status. For this report, international students are not included as non-traditional students. International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

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



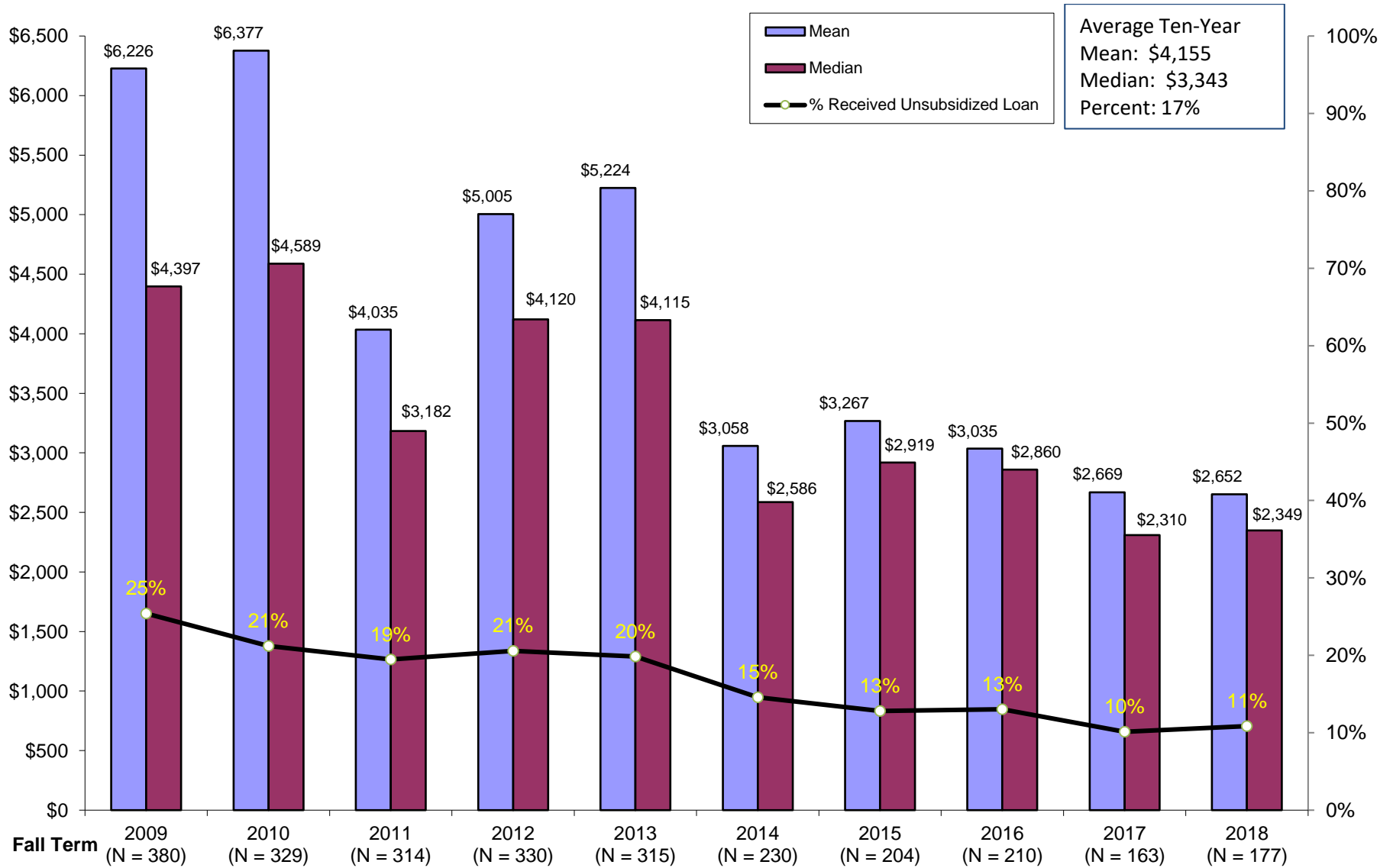
NOTE: Degree-Seeking Fall Enrollment Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

All Degree-Seeking Fall Enrollment: Average Direct Subsidized Loan Amount in 2019 Constant Dollars and Percentage of Fall Enrollment Who Were Given a Subsidized Loan



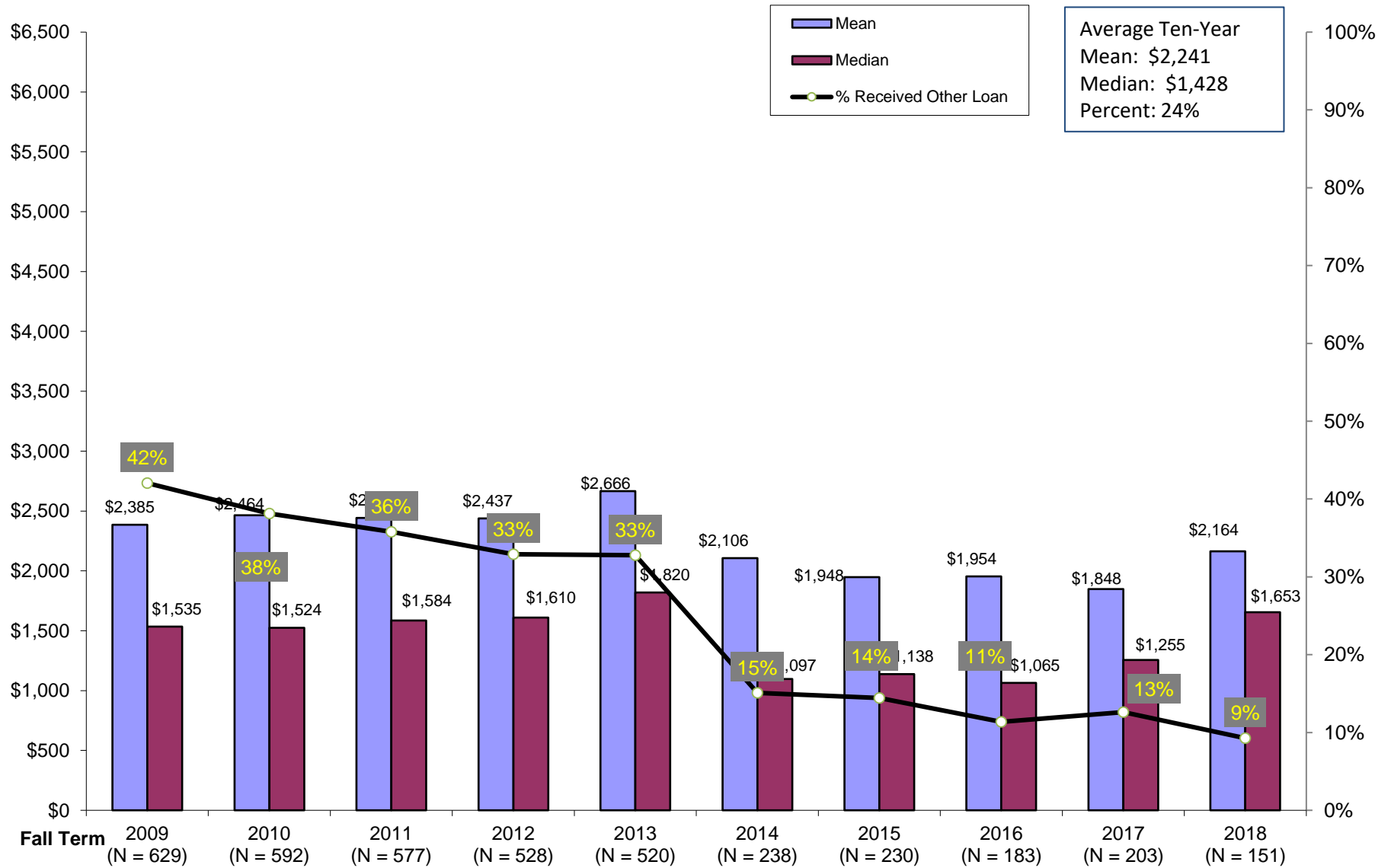
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

All Degree-Seeking Fall Enrollment: Average Direct Unsubsidized Loan Amount in 2019 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.

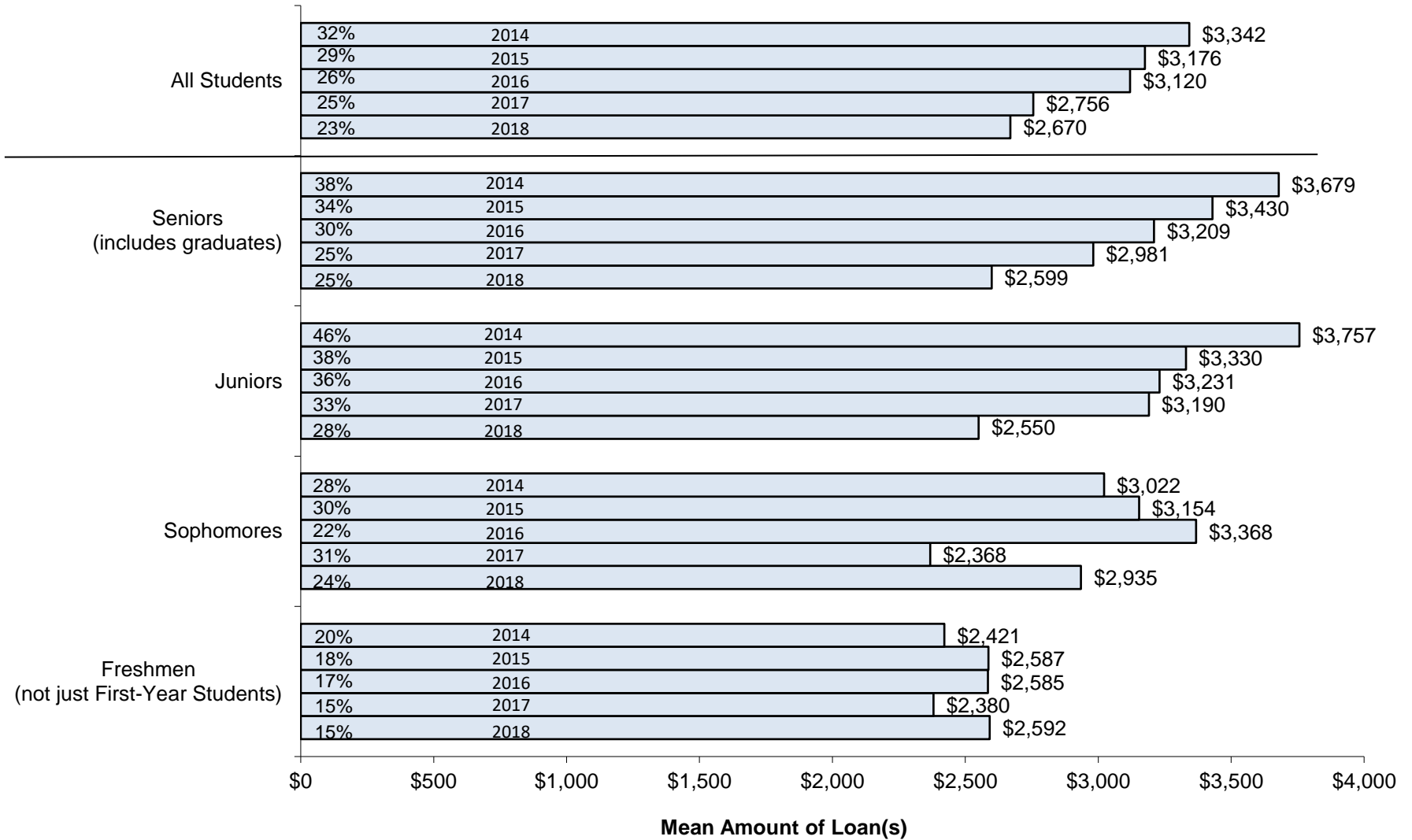
All Degree-Seeking Fall Enrollment: Average Other Loan Amount in 2019 Constant Dollars and Percentage of Fall Enrollment Who Were Given Other Loans



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 Academic Year Loan(s) in 2019 Constant Dollars
 (Based on only those who received a loan)**

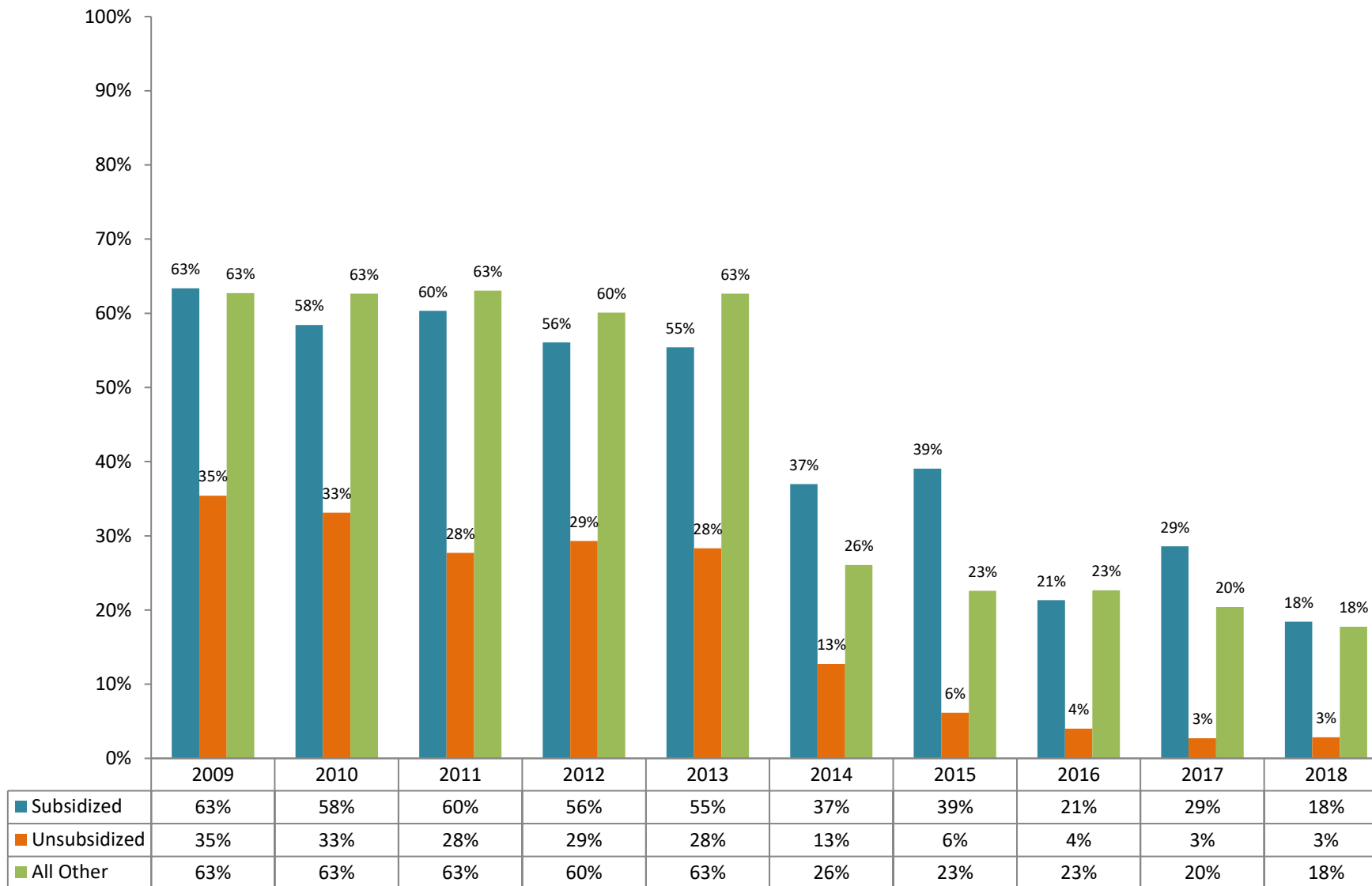
The percentages on the bars indicate the percent of students who received at least one loan.



NOTE: Includes international students.

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

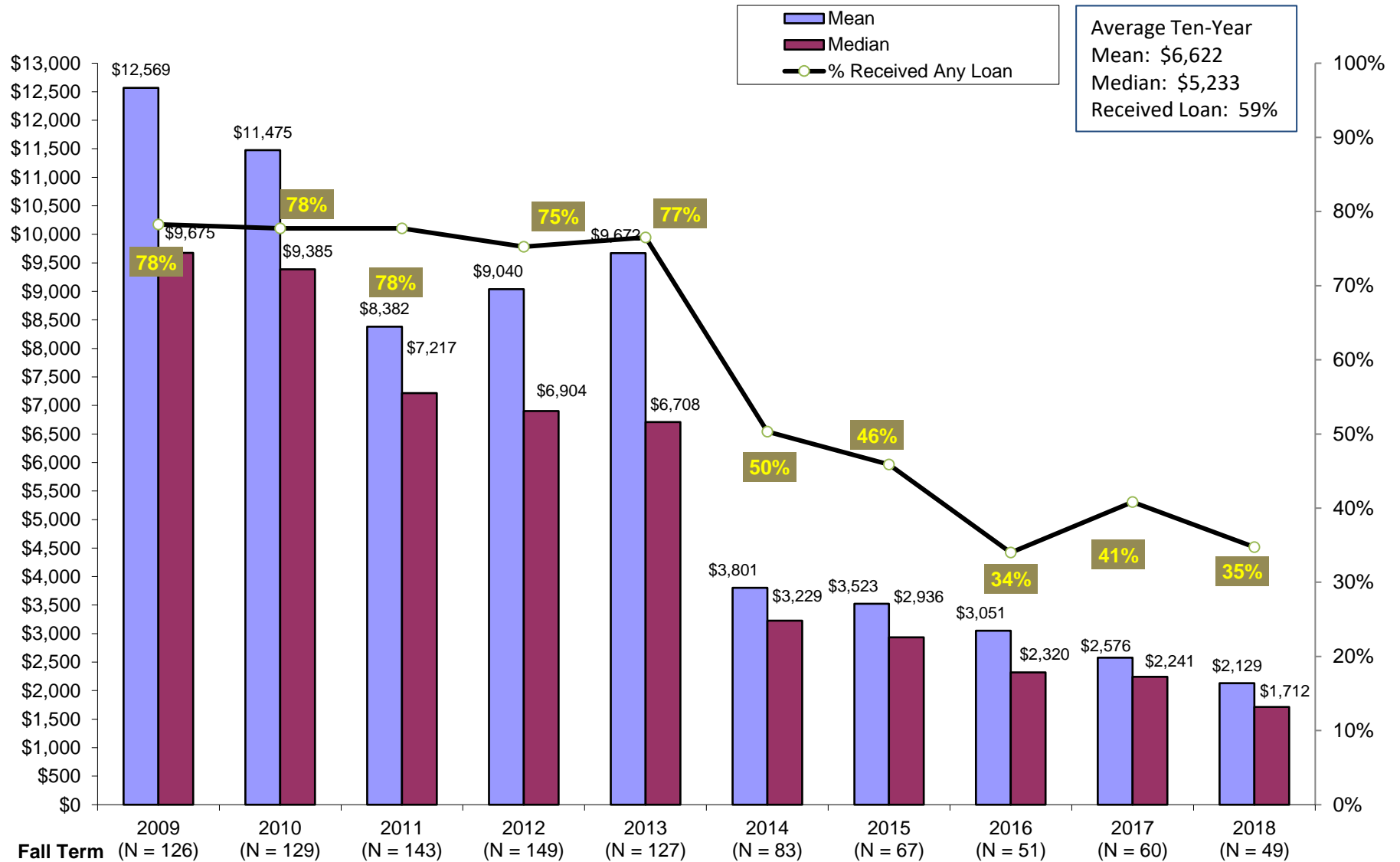
Percentage of **Non-Traditional*** Domestic Degree-Seeking Fall Enrollment who Borrowed Money by Loan Type



*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 as non-traditional students. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

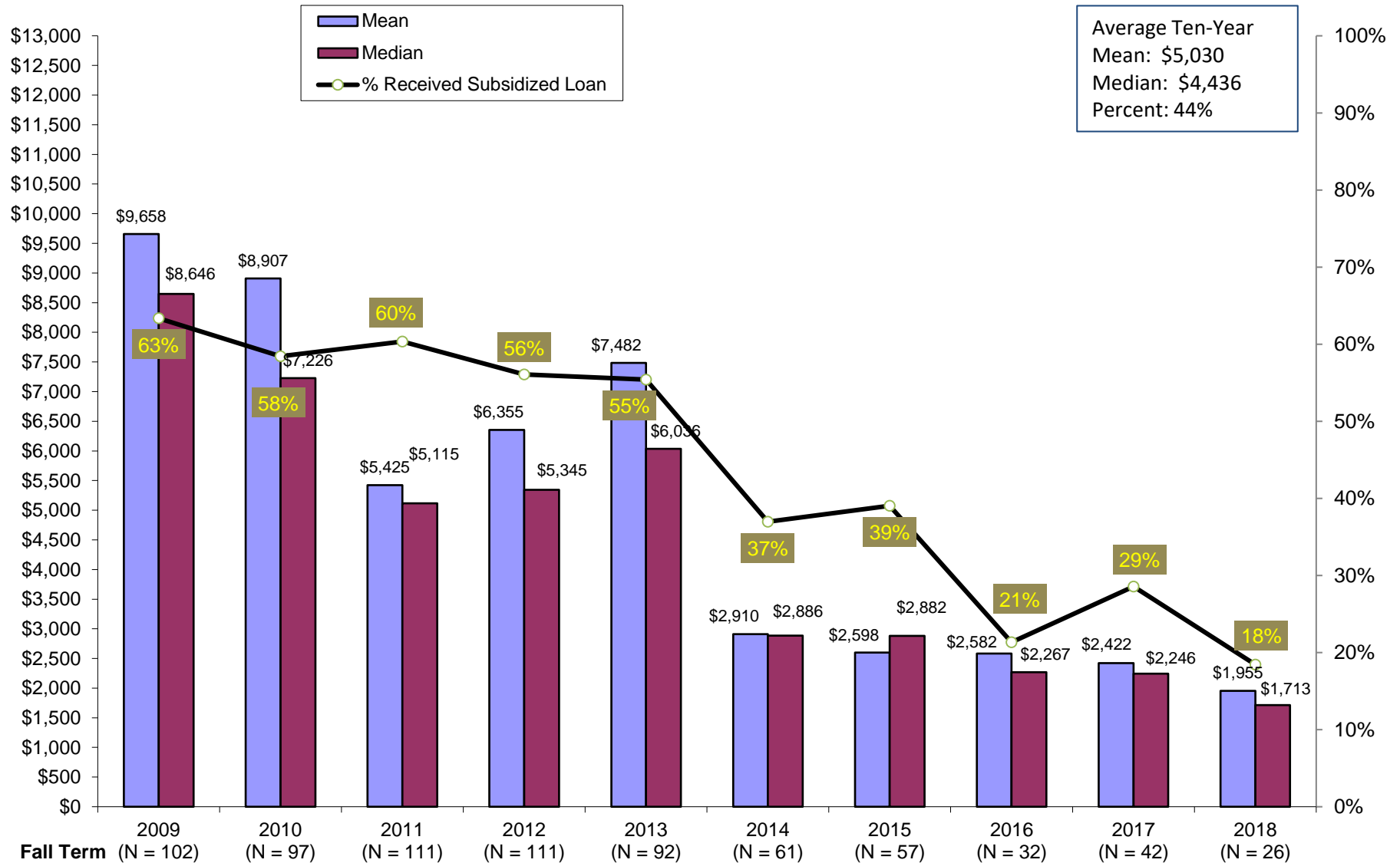
NOTE: Degree-Seeking Fall Enrollment Non-Traditional Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Loan Amount of Borrowers in 2019 Constant Dollars and
Percentage of Non-Traditional Fall Enrollment Who Were Given a 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 as non-traditional students. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

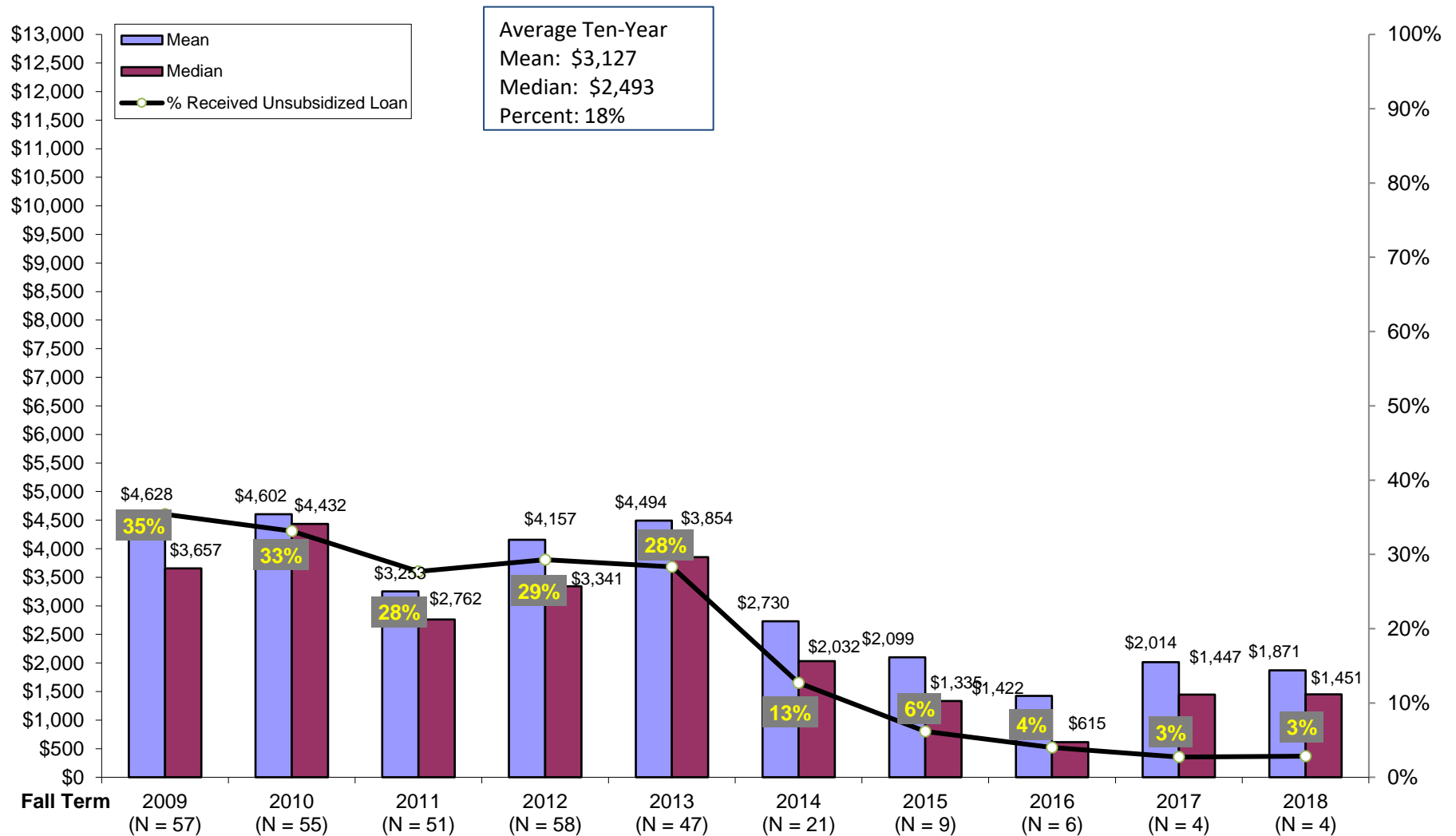
**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Direct Subsidized Loan Amount in 2019 Constant Dollars and
Percentage of Non-Traditional Fall Enrollment Who Were Given a Subsidized Loan**



*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 as non-traditional students. International students all have an EFC of \$0 and complete no paperwork that would verify a non-traditional status other than age.

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

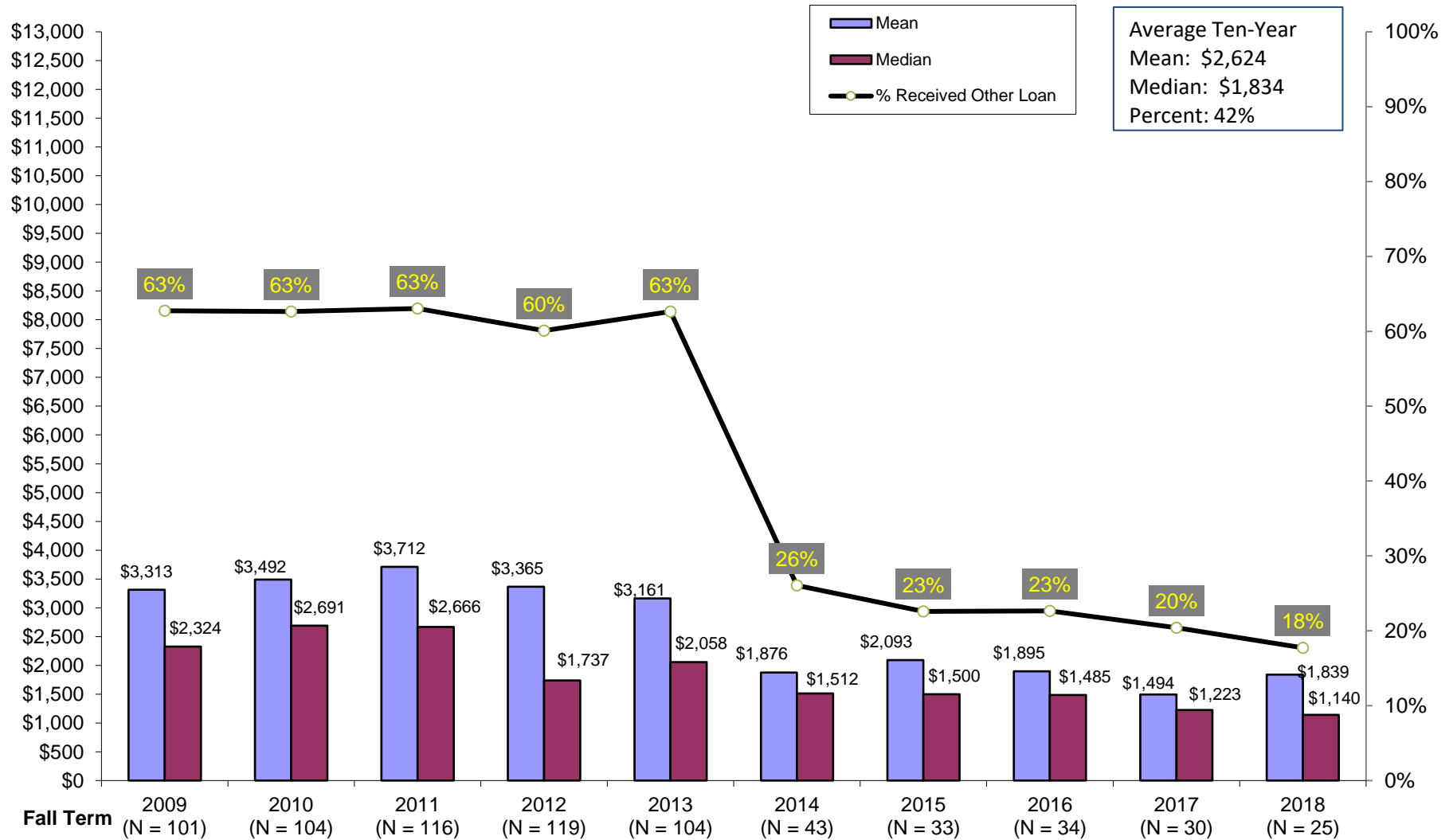
**All Non-Traditional* Domestic Degree-Seeking Fall Enrollment:
Average Direct Unsubsidized Loan Amount in 2019 Constant Dollars and
Percentage of Non-Trad Fall Enrollment Who Were Given an Unsubsidized Loan**



*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 as non-traditional students. 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.

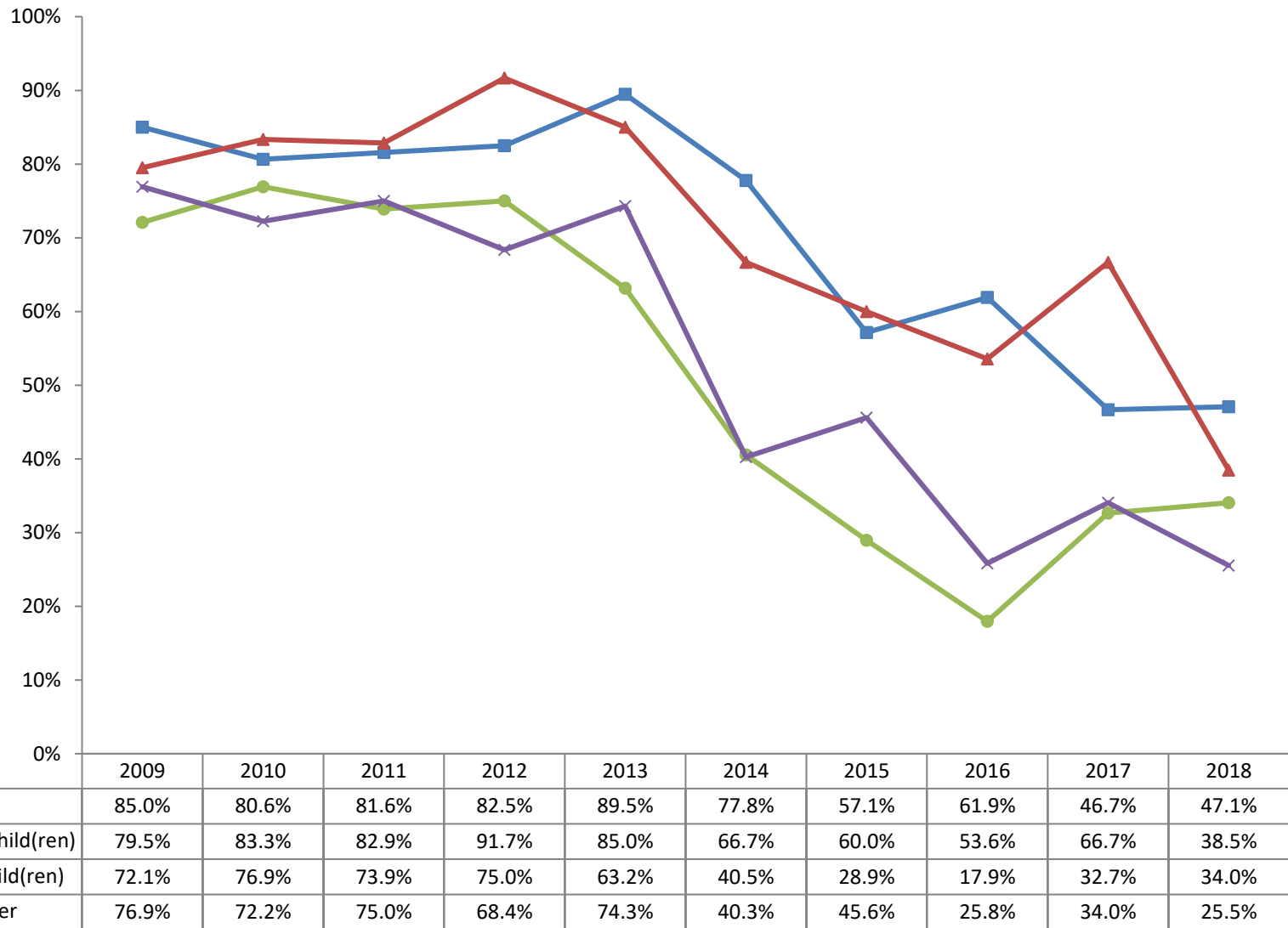
All **Non-Traditional*** Domestic Degree-Seeking Fall Enrollment: Average Other Loan Amount in 2019 Constant Dollars and Percentage of Non-Traditional Fall Enrollment Who Were Given Other Loans



*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 as non-traditional students. 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.

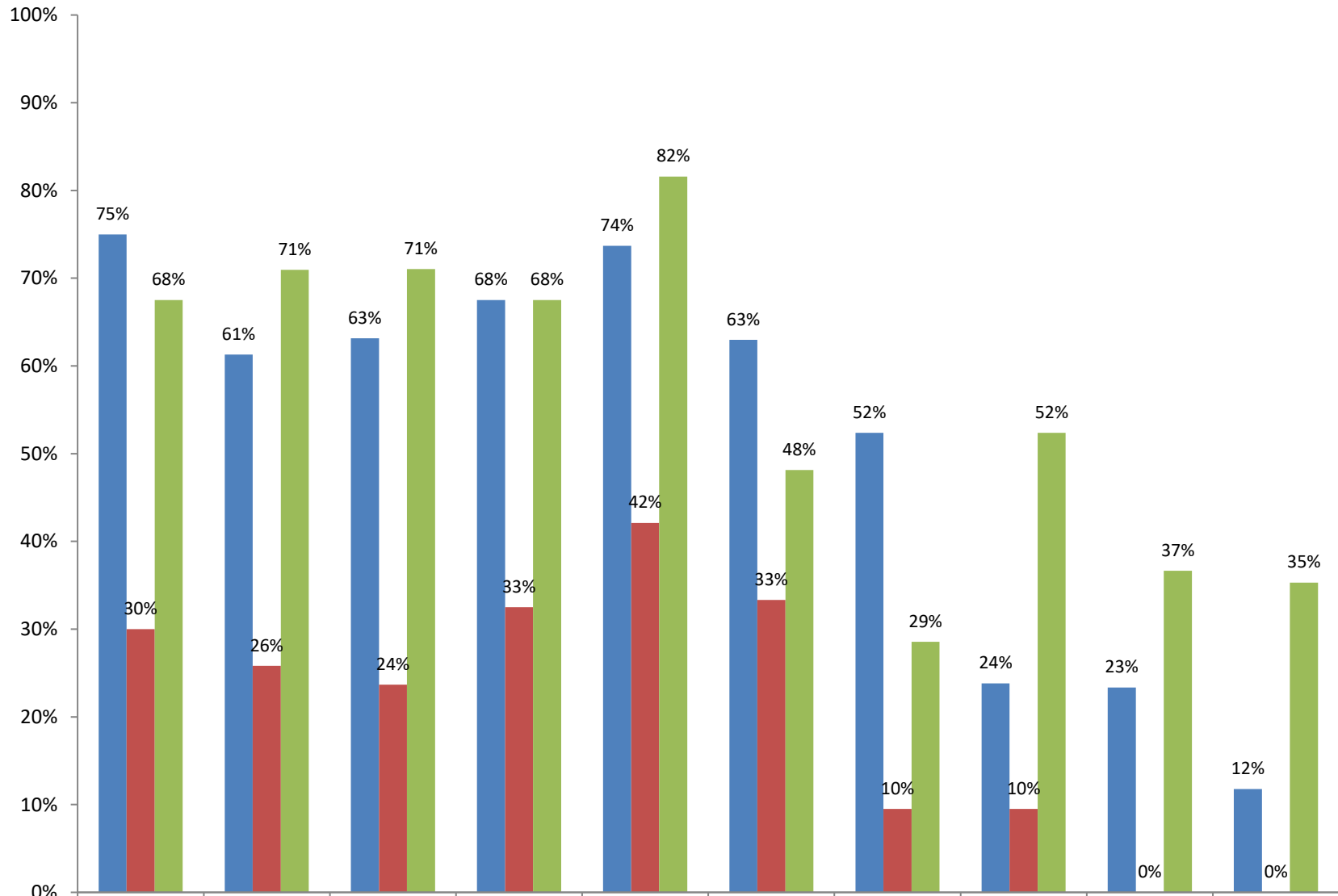
Percent of **Non-Traditional** Domestic Degree-Seeking Fall Enrollment who Borrowed Any Money



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).

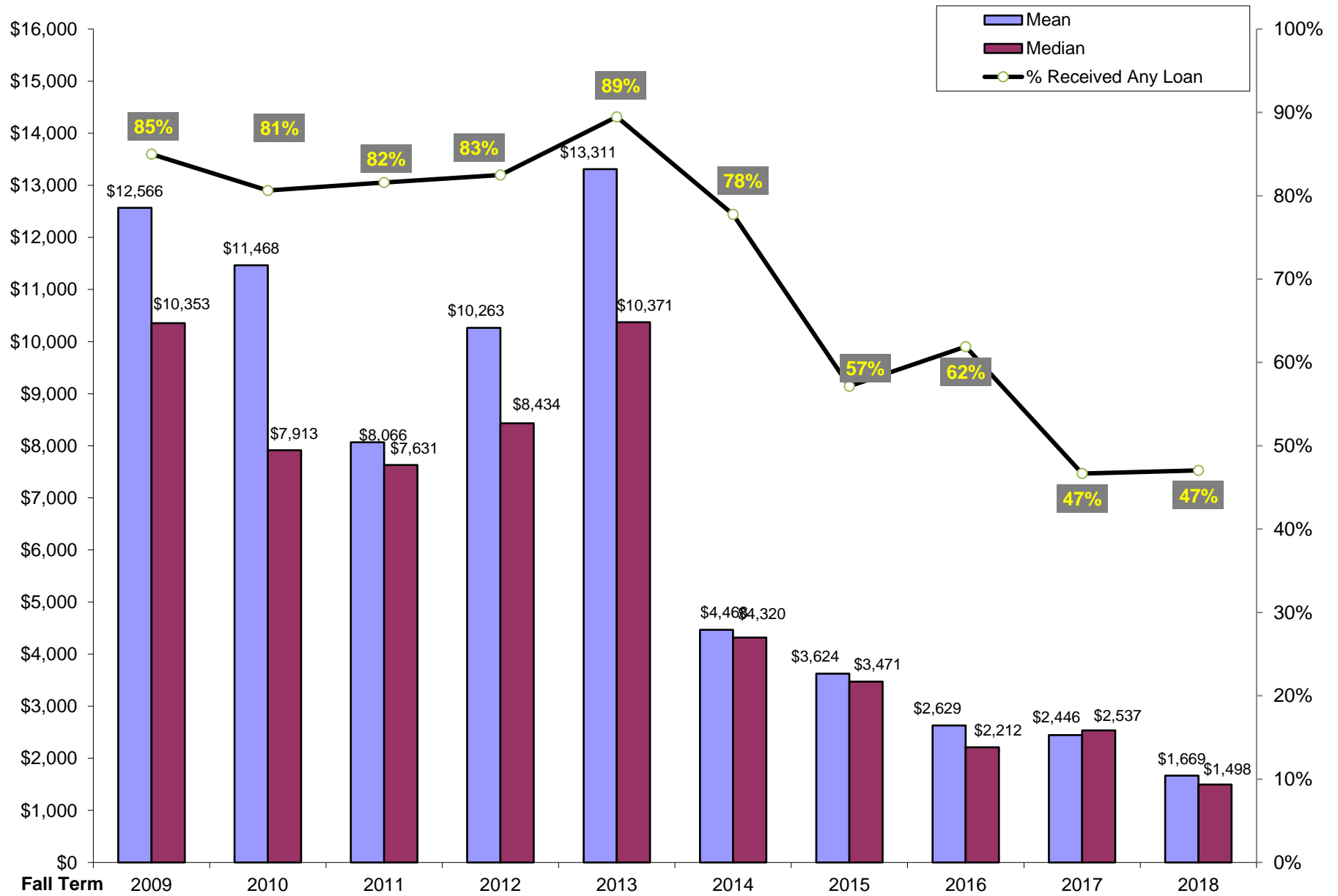
Percent of Non-Traditional Domestic Degee-Seeking Fall Enrollent Students (Single Parent) who Borrowed Money by Loan Type



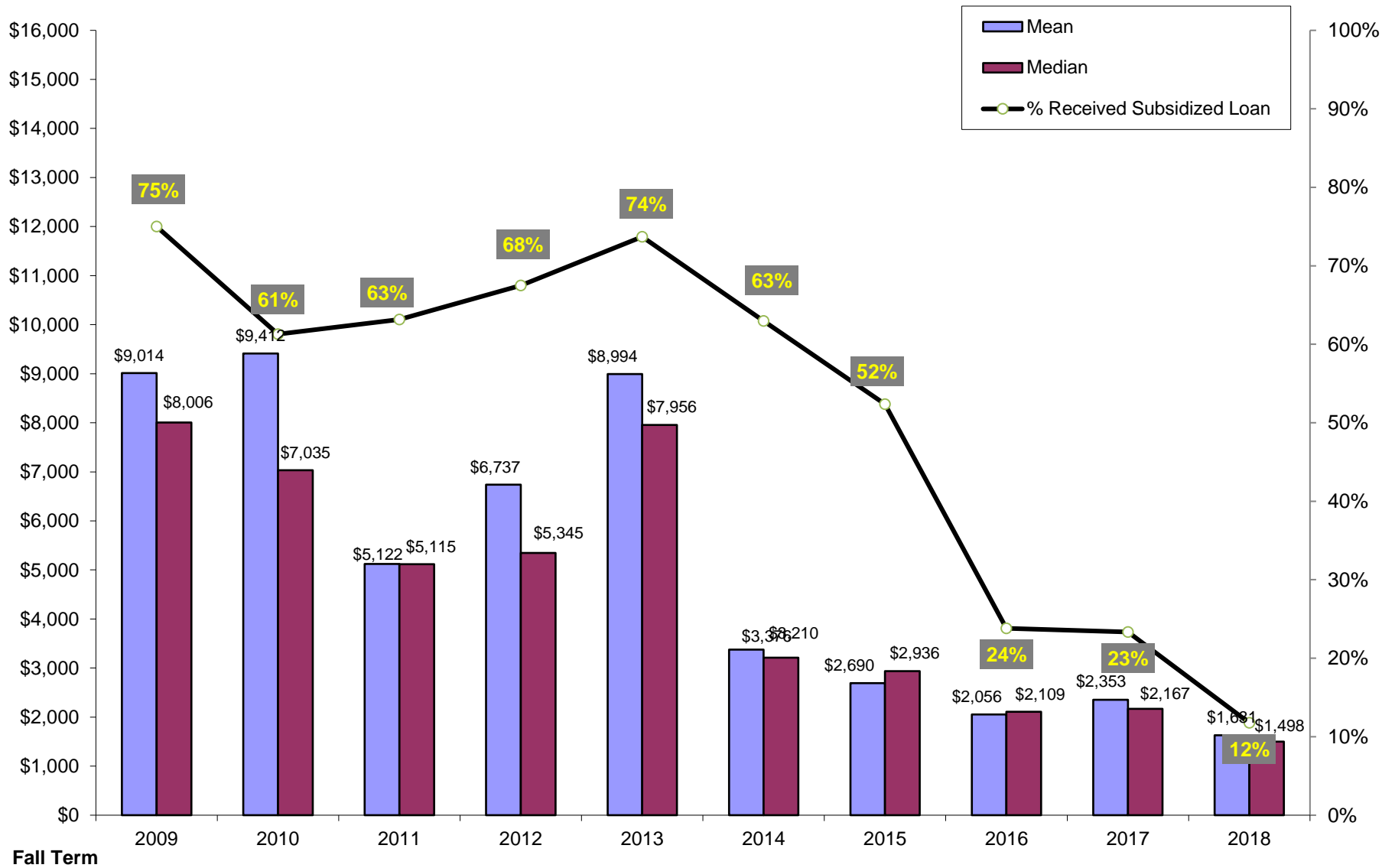
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
■ Subsidized	75.0%	61.3%	63.2%	67.5%	73.7%	63.0%	52.4%	23.8%	23.3%	11.8%
■ Unsubsidized	30.0%	25.8%	23.7%	32.5%	42.1%	33.3%	9.5%	9.5%	0.0%	0.0%
■ All Other	67.5%	71.0%	71.1%	67.5%	81.6%	48.1%	28.6%	52.4%	36.7%	35.3%

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

**Non-Traditional (Single Parent) Domestic Degree-Seeking Fall Enrollment:
Average Loan Amount of Borrowers in 2019 Constant Dollars and
Percentage of Students Who Were Given a Loan**

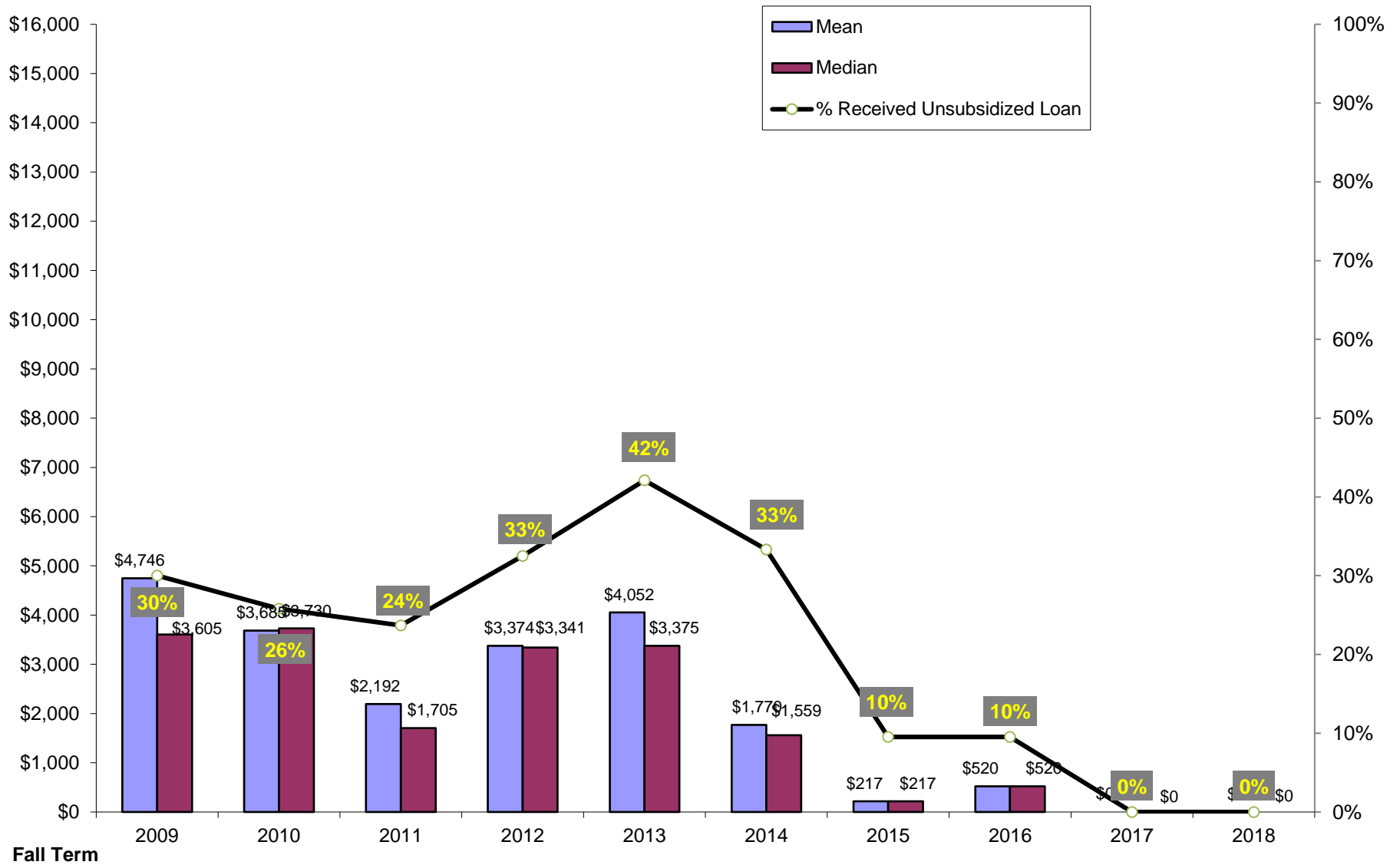


**Non-Traditional (Single Parent) Domestic Degree-Seeking Fall Enrollment:
Average Direct Subsidized Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given a Subsidized Loan**



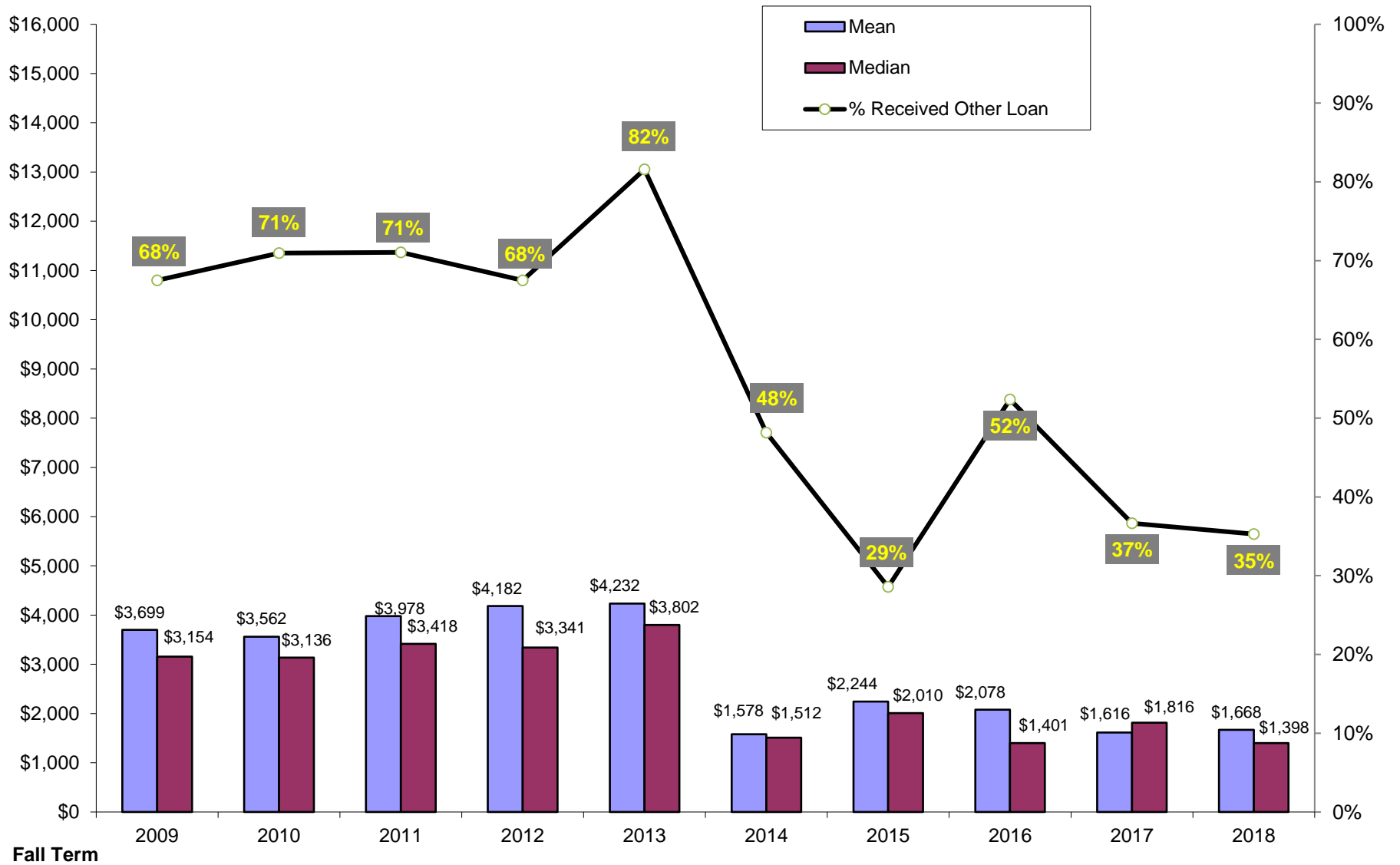
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

**Non-Traditional (Single Parent) Domestic Degree-Seeking Fall Enrollment:
Average Direct Unsubsidized Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given an Unsubsidized Loan**



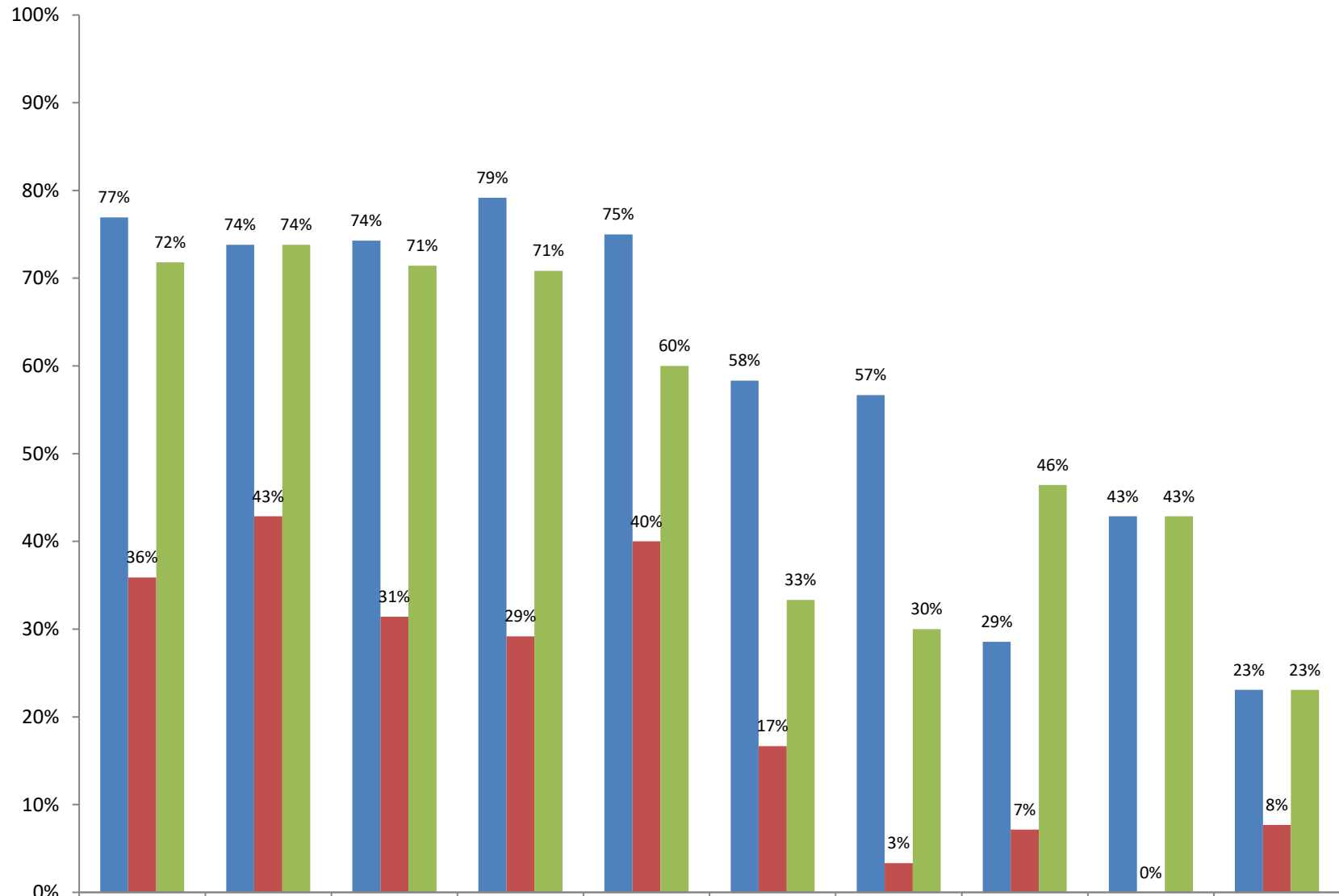
NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

**Non-Traditional (Single Parent) Domestic Degree-Seeking Fall Enrollment:
Average Other Loan Amount in 2019 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.

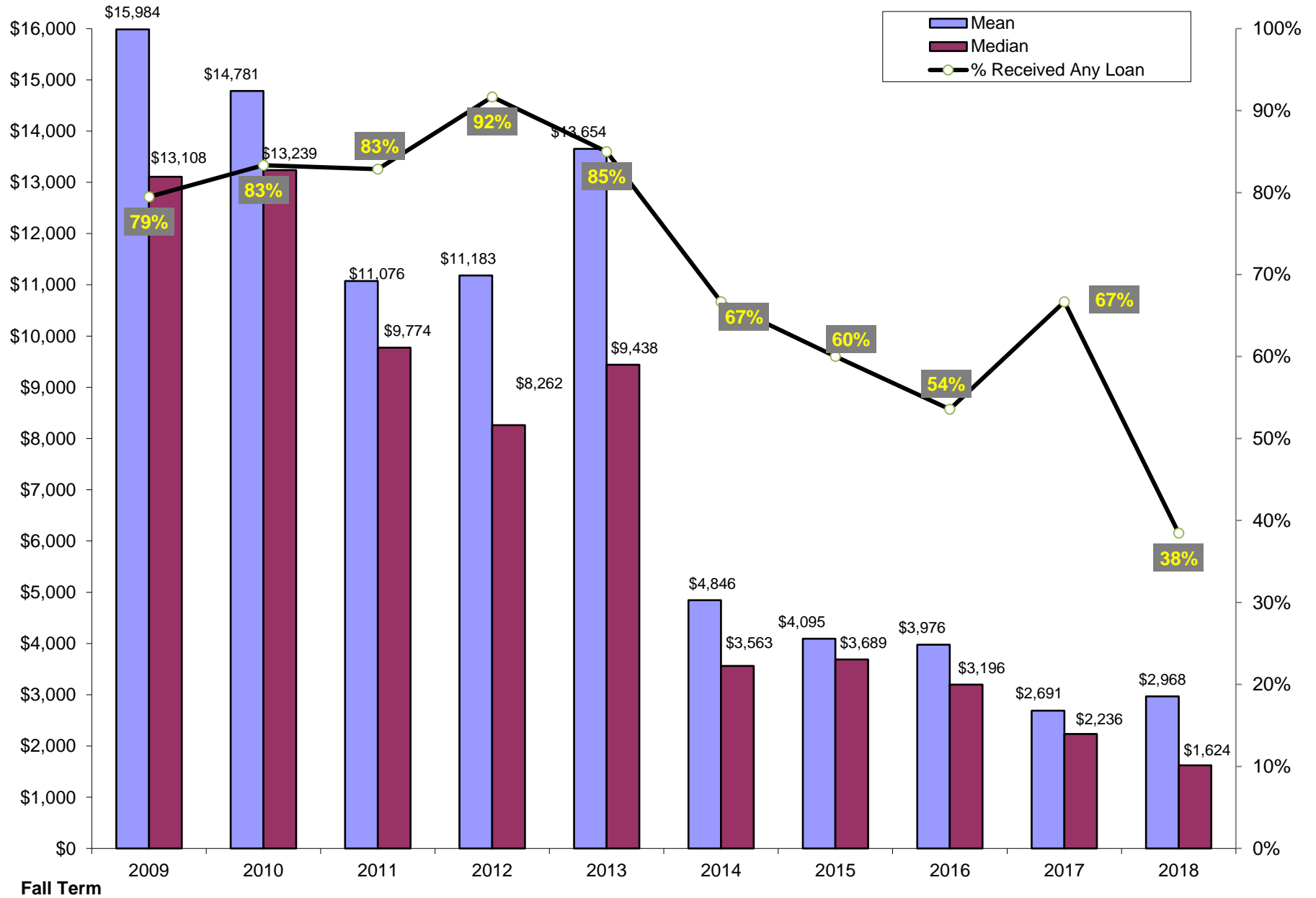
**Percent of Non-Traditional Domestic Degee-Seeking Fall Enrollent Students (Married with child(ren))
who Borrowed Money by Loan Type**



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
■ Subsidized	76.9%	73.8%	74.3%	79.2%	75.0%	58.3%	56.7%	28.6%	42.9%	23.1%
■ Unsubsidized	35.9%	42.9%	31.4%	29.2%	40.0%	16.7%	3.3%	7.1%	0.0%	7.7%
■ All Other	71.8%	73.8%	71.4%	70.8%	60.0%	33.3%	30.0%	46.4%	42.9%	23.1%

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 2019 Constant Dollars and
Percentage of Students Who Were Given a Loan**

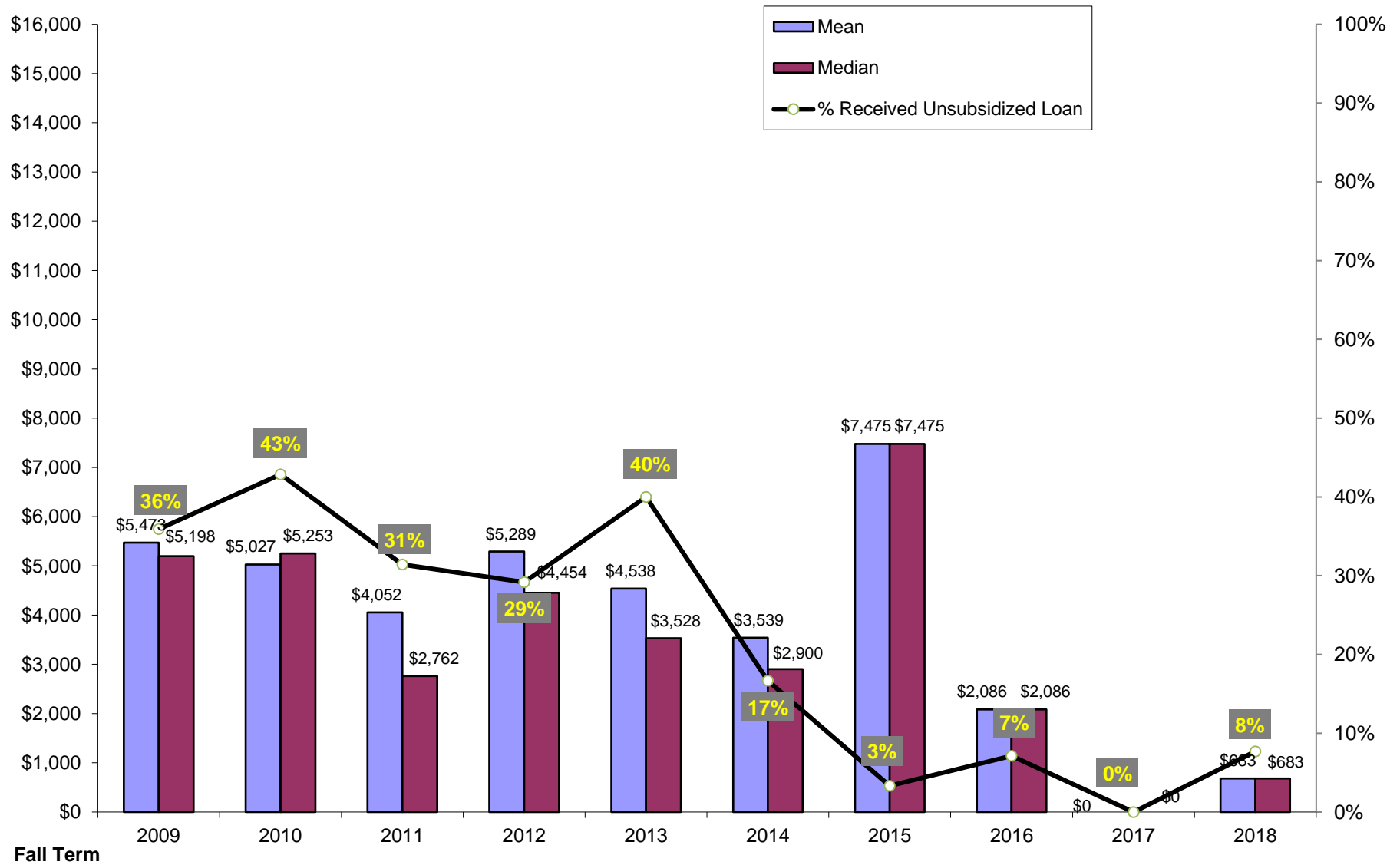


**Non-Traditional Degree-Seeking Fall Enrollment (Married with child/ren):
Average Direct Subsidized Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given a Subsidized Loan**



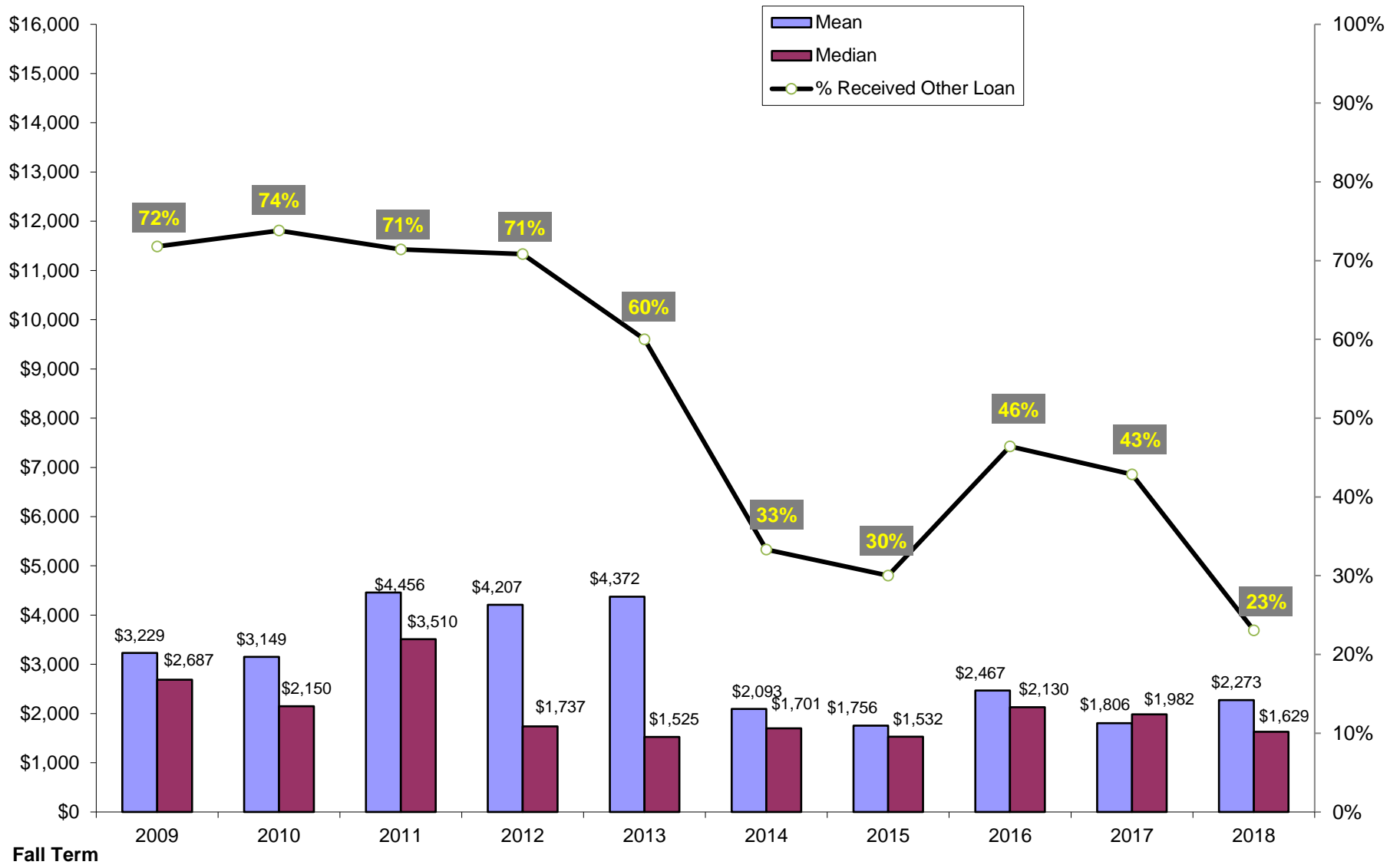
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

**Non-Traditional Degree-Seeking Fall Enrollment (Married with child/ren):
Average Direct Unsubsidized Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given an Unsubsidized Loan**



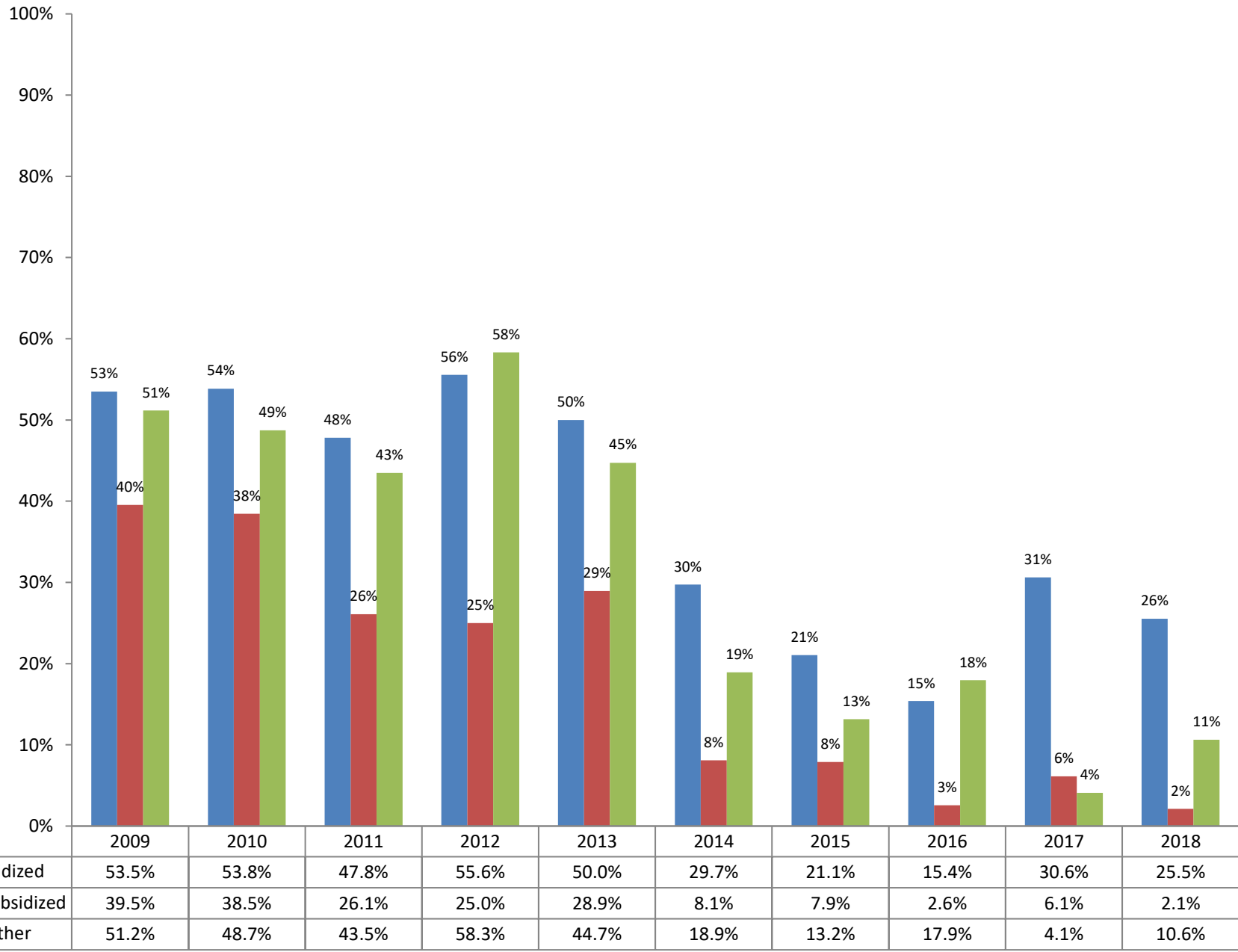
NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

**Non-Traditional Degree-Seeking Fall Enrollment (Married with child/ren):
Average Other Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given Other Loans**



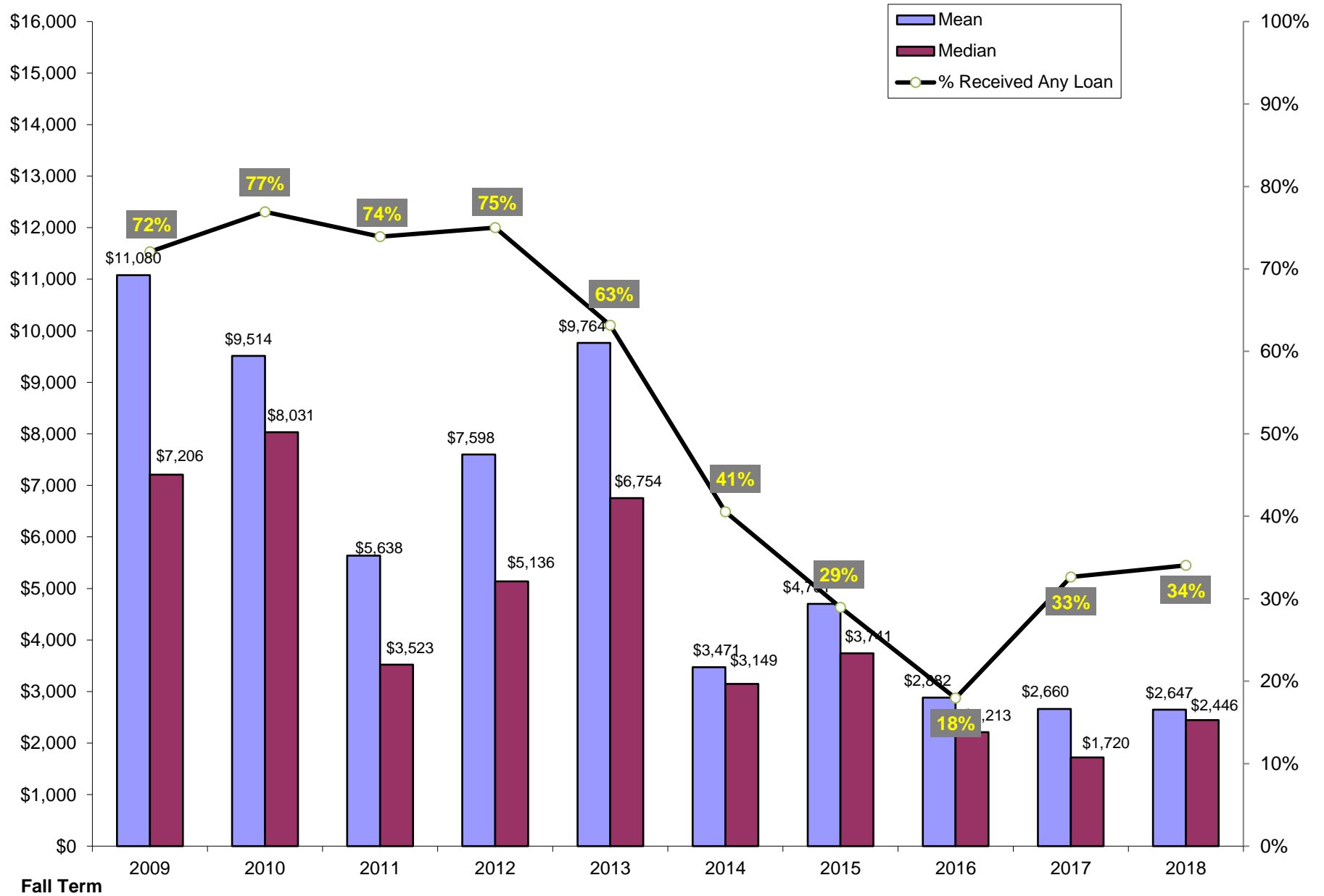
NOTE: Includes all loans other than Stafford and Unsubsidized loans. These other loans are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.

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

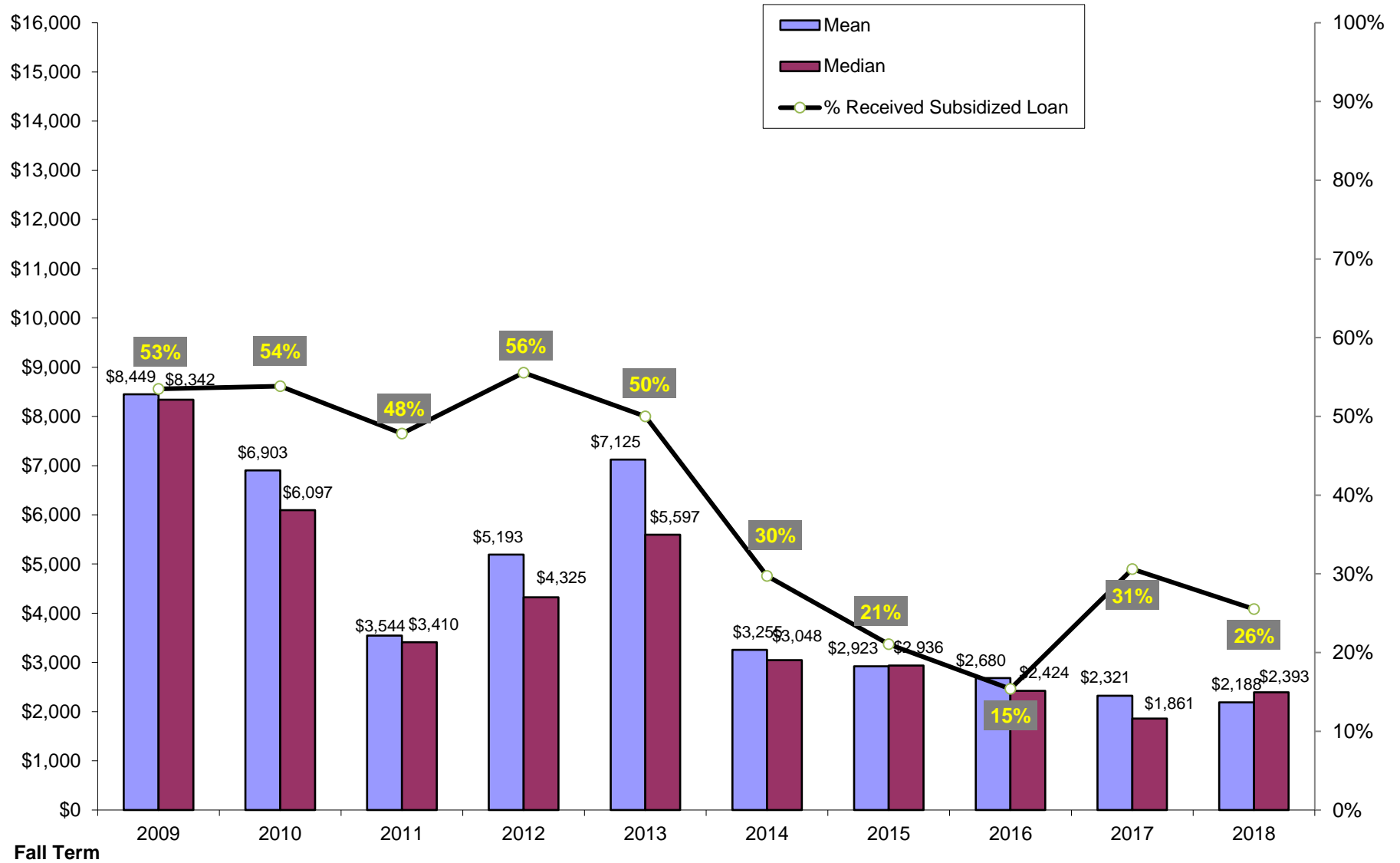


NOTE: Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

**Non-Traditional Degree-Seeking Fall Enrollment (Married; no child/ren):
Average Loan Amount of Borrowers in 2019 Constant Dollars and
Percentage of Students Who Were Given a Loan**

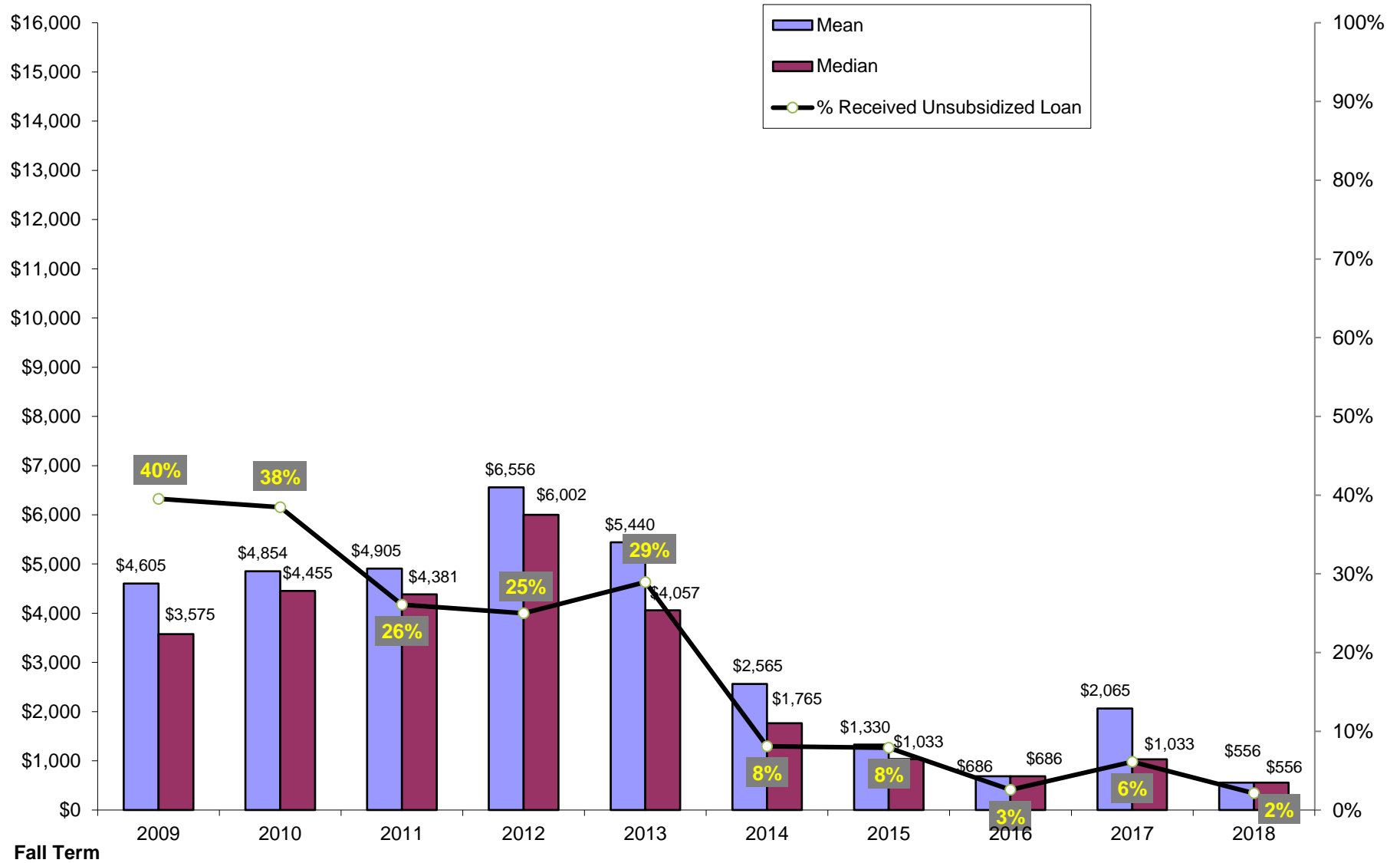


**Non-Traditional Degree-Seeking Fall Enrollment (Married; no child/ren):
Average Direct Subsidized Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given a Subsidized Loan**



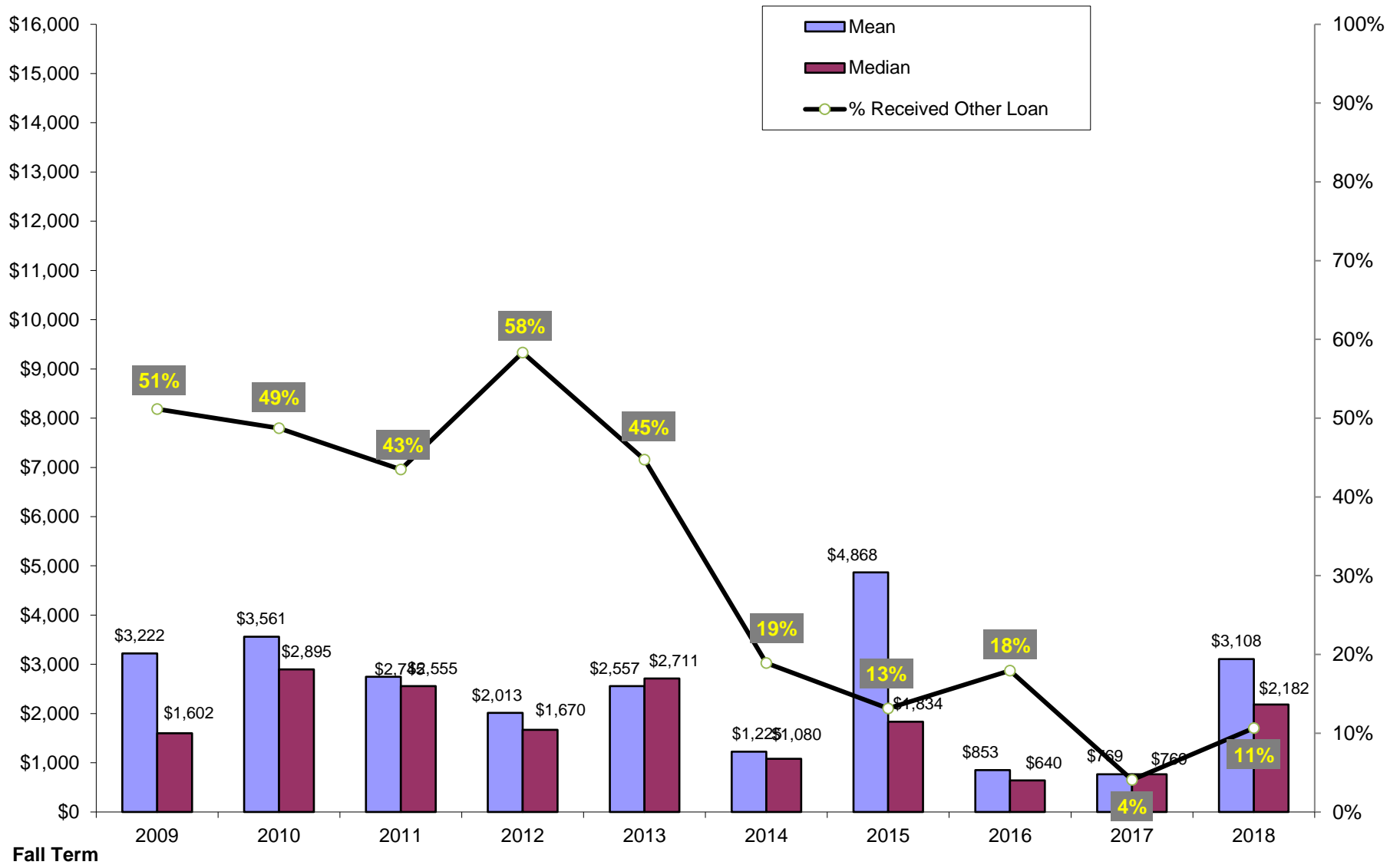
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**Non-Traditional Degree-Seeking Fall Enrollment (Married; no child/ren):
Average Direct Unsubsidized Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given an Unsubsidized Loan**



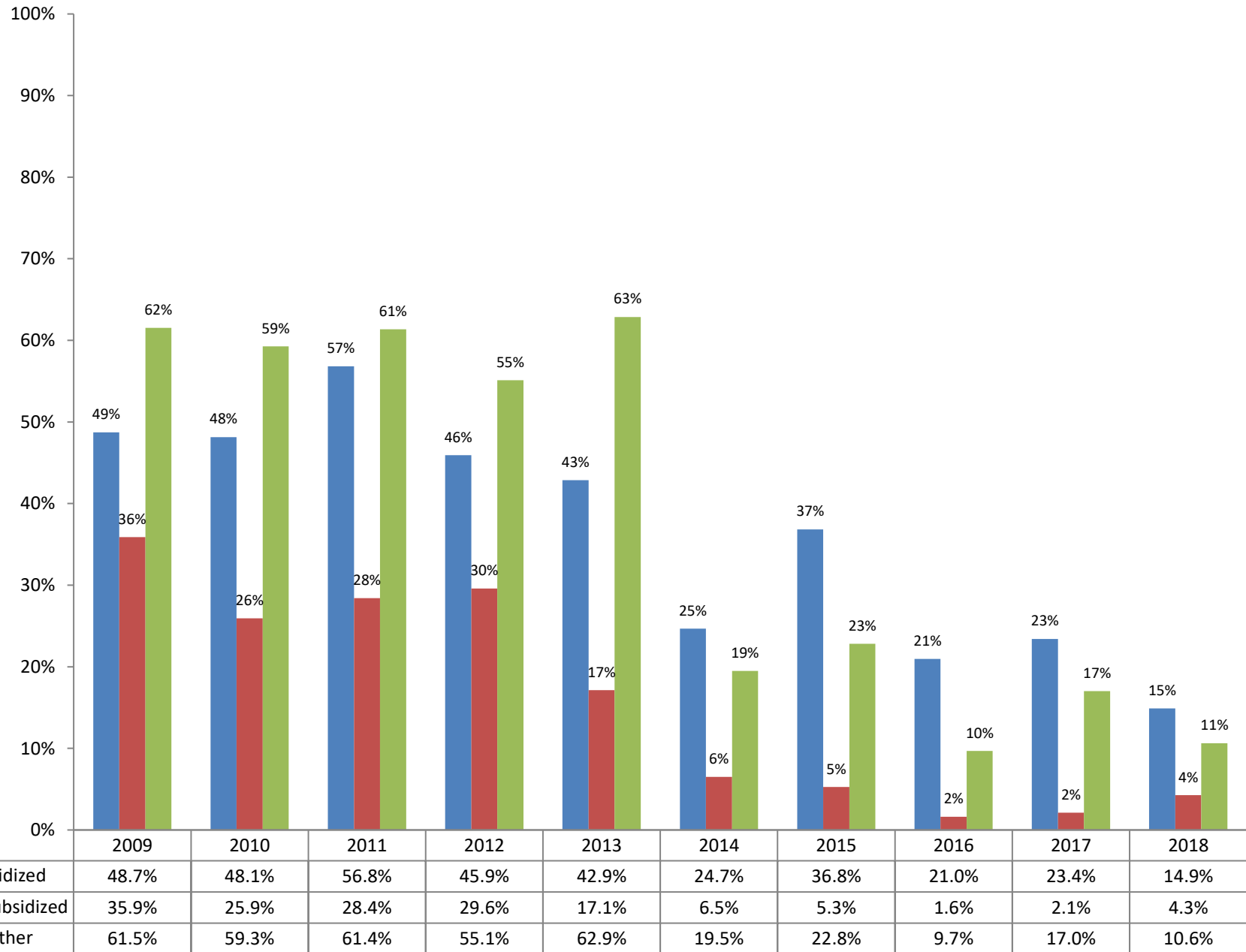
NOTE: Direct unsubsidized loans are non-need-based loans which are primarily used to replace family EFC for term bill balances and education abroad opportunities.

**Non-Traditional Degree-Seeking Fall Enrollment (Married; no child/ren):
Average Other Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given Other Loans**



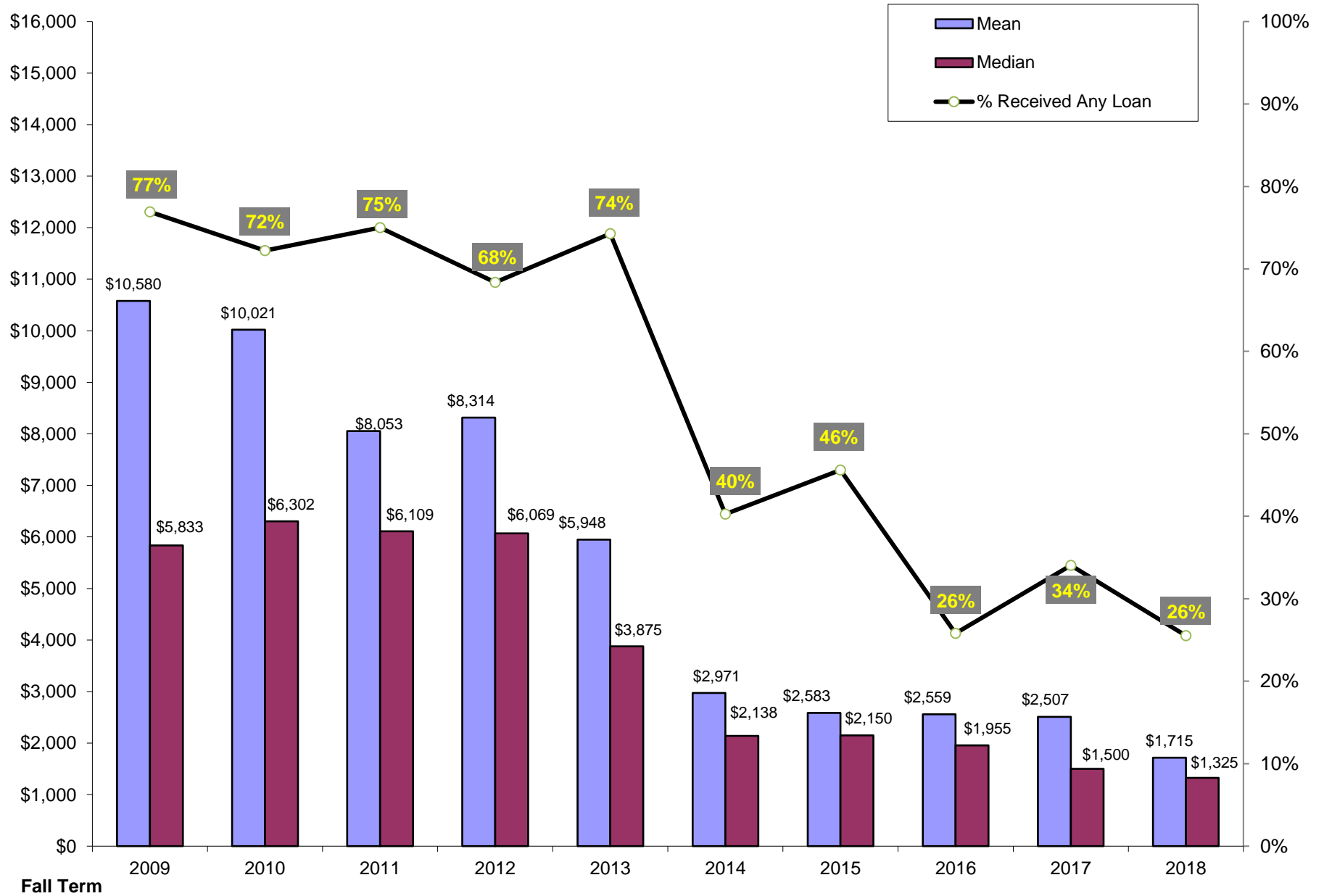
NOTE: Includes all loans other than Stafford and Unsubsidized loans. These other loans are used for needy students to help meet basic expenses such as medical/dental/optical expenses and education abroad opportunities.

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

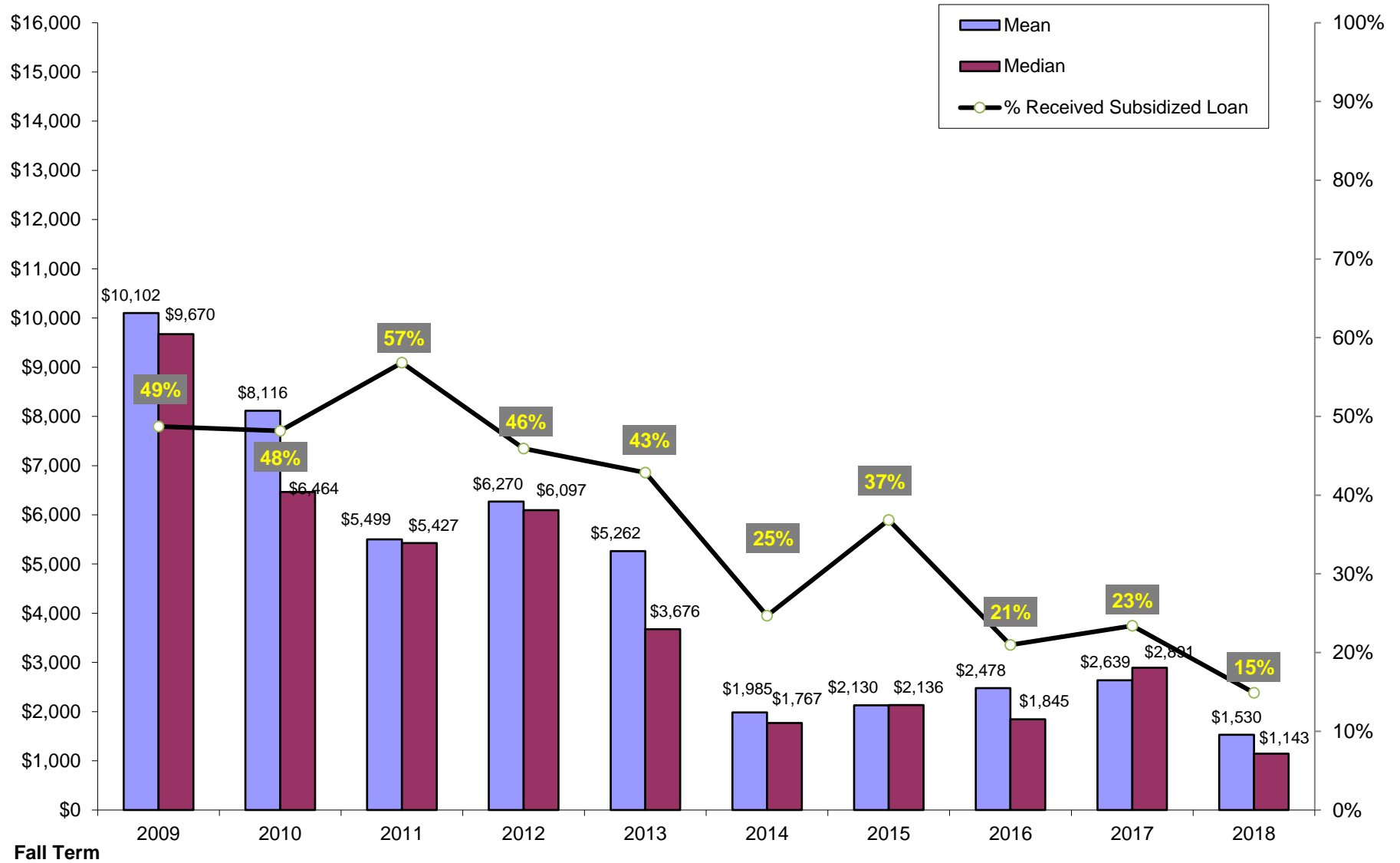


NOTE: Students are placed in each loan category as appropriate, so a student could be counted in more than one category.

**Non-Traditional Degree-Seeking Fall Enrollment (Age 24 or older):
Average Loan Amount of Borrowers in 2019 Constant Dollars and
Percentage of Students Who Were Given a Loan**

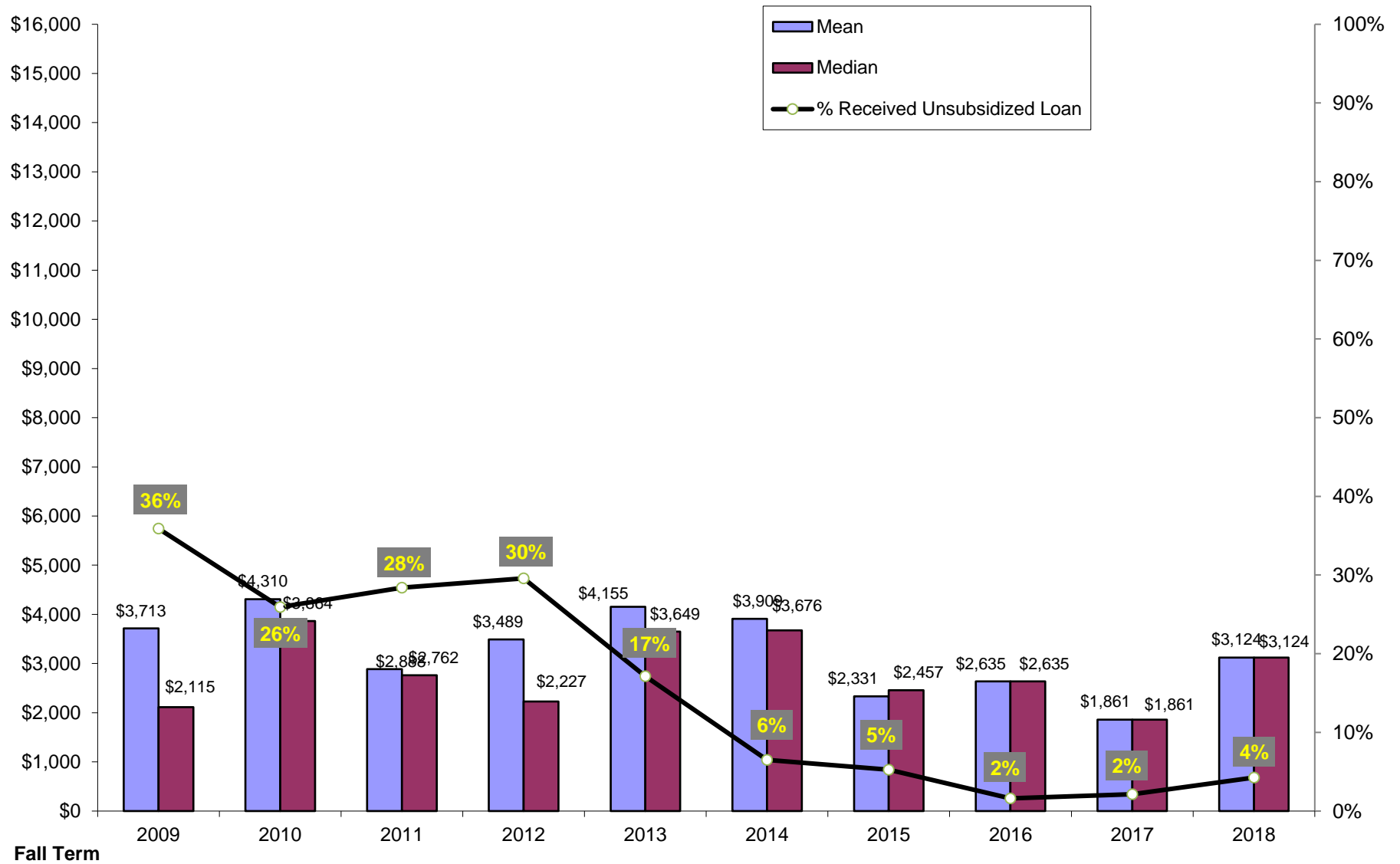


**Non-Traditional Degree-Seeking Fall Enrollment (Age 24 or older):
Average Direct Subsidized Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given a Subsidized Loan**



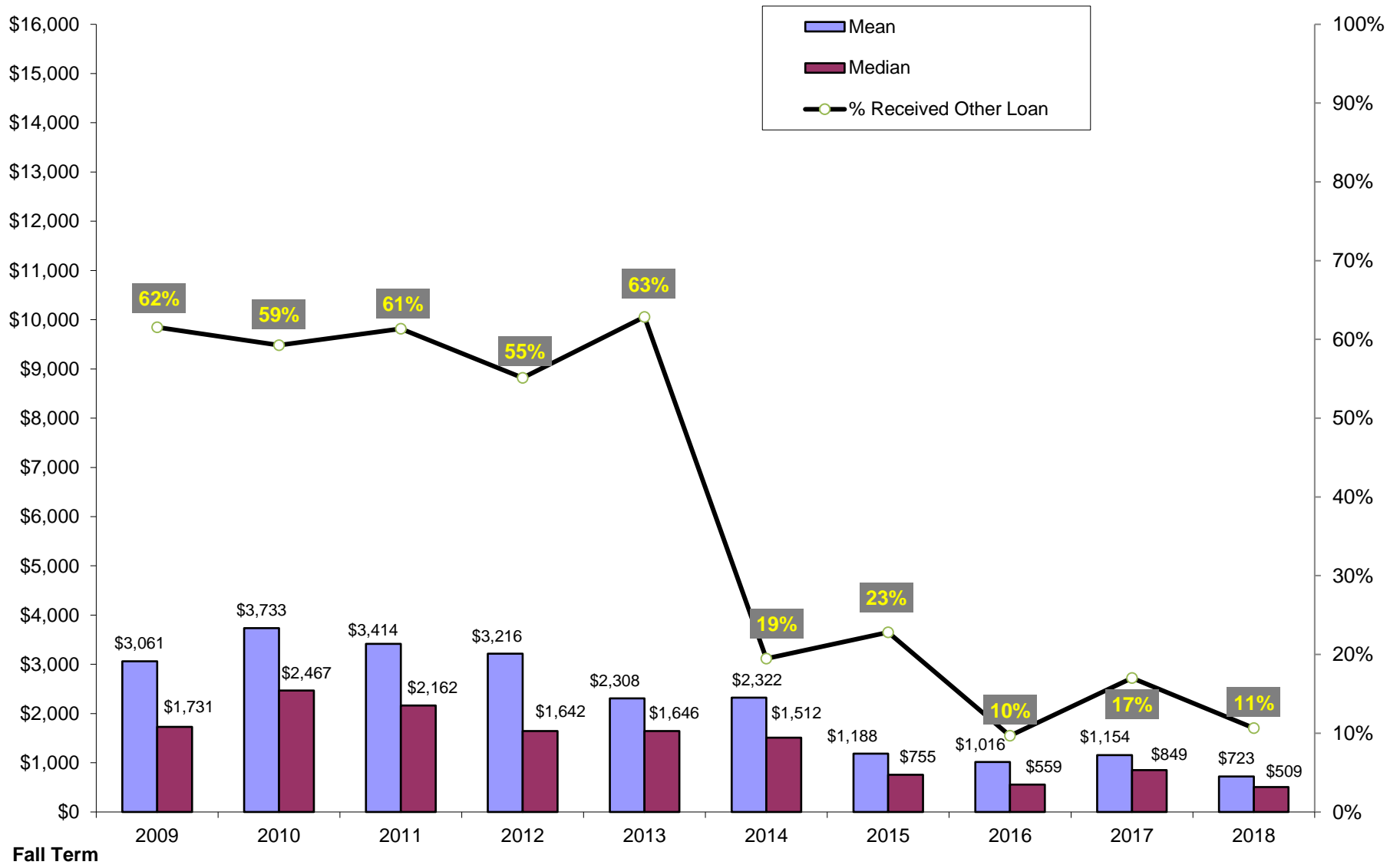
NOTE: Direct subsidized loans are need-based loans which are awarded to students for a variety of reasons: terms bills, books, off-campus living expenses, education abroad, etc.

**Non-Traditional Degree-Seeking Fall Enrollment (Age 24 or older):
Average Direct Unsubsidized Loan Amount in 2019 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.

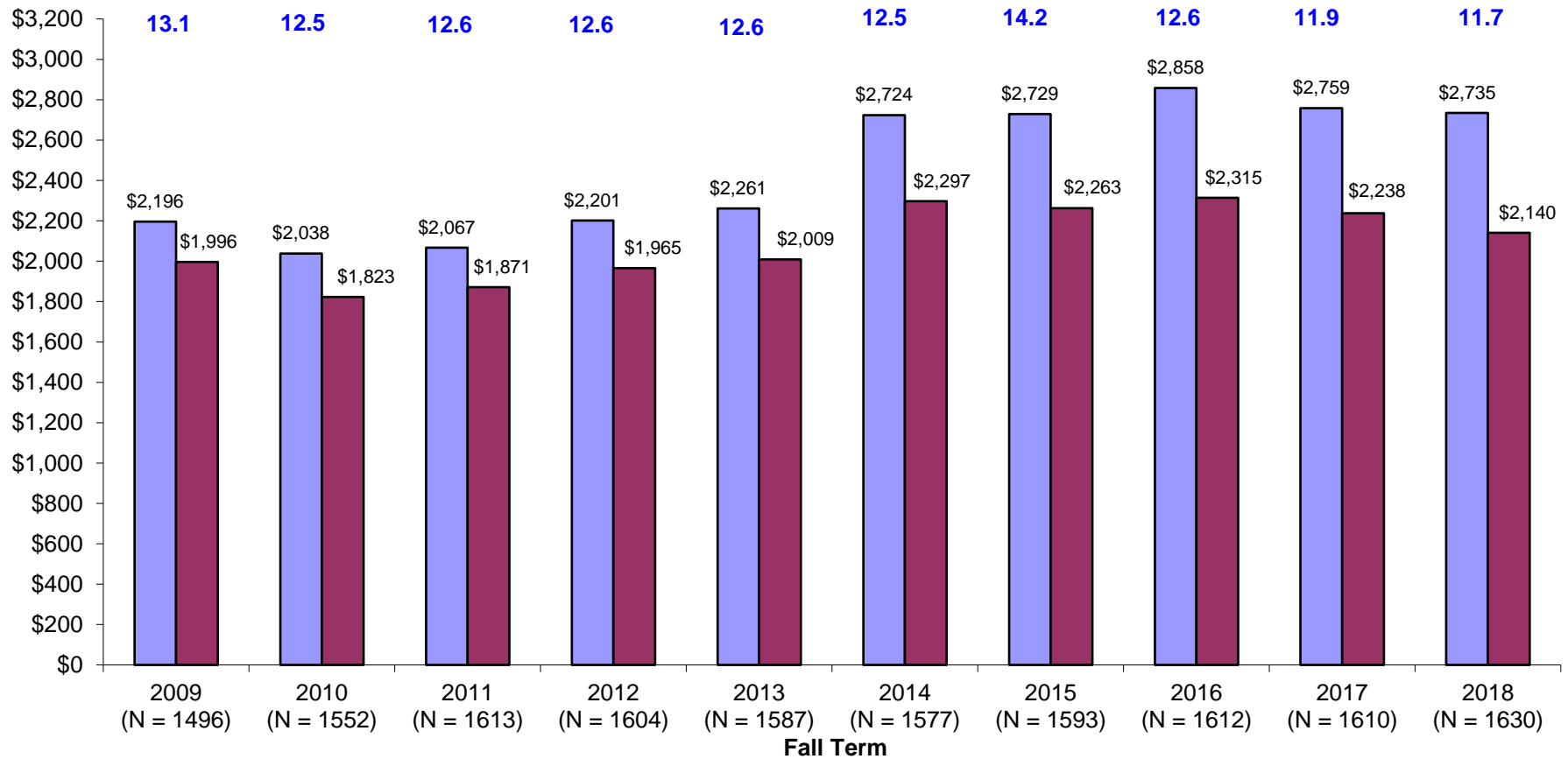
**Non-Traditional Degree-Seeking Fall Enrollment (Age 24 or older):
Average Other Loan Amount in 2019 Constant Dollars and
Percentage of Students Who Were Given Other Loans**



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 (for Fall and Spring Terms) in 2019 Constant Dollars and Average Hours Worked per Week**

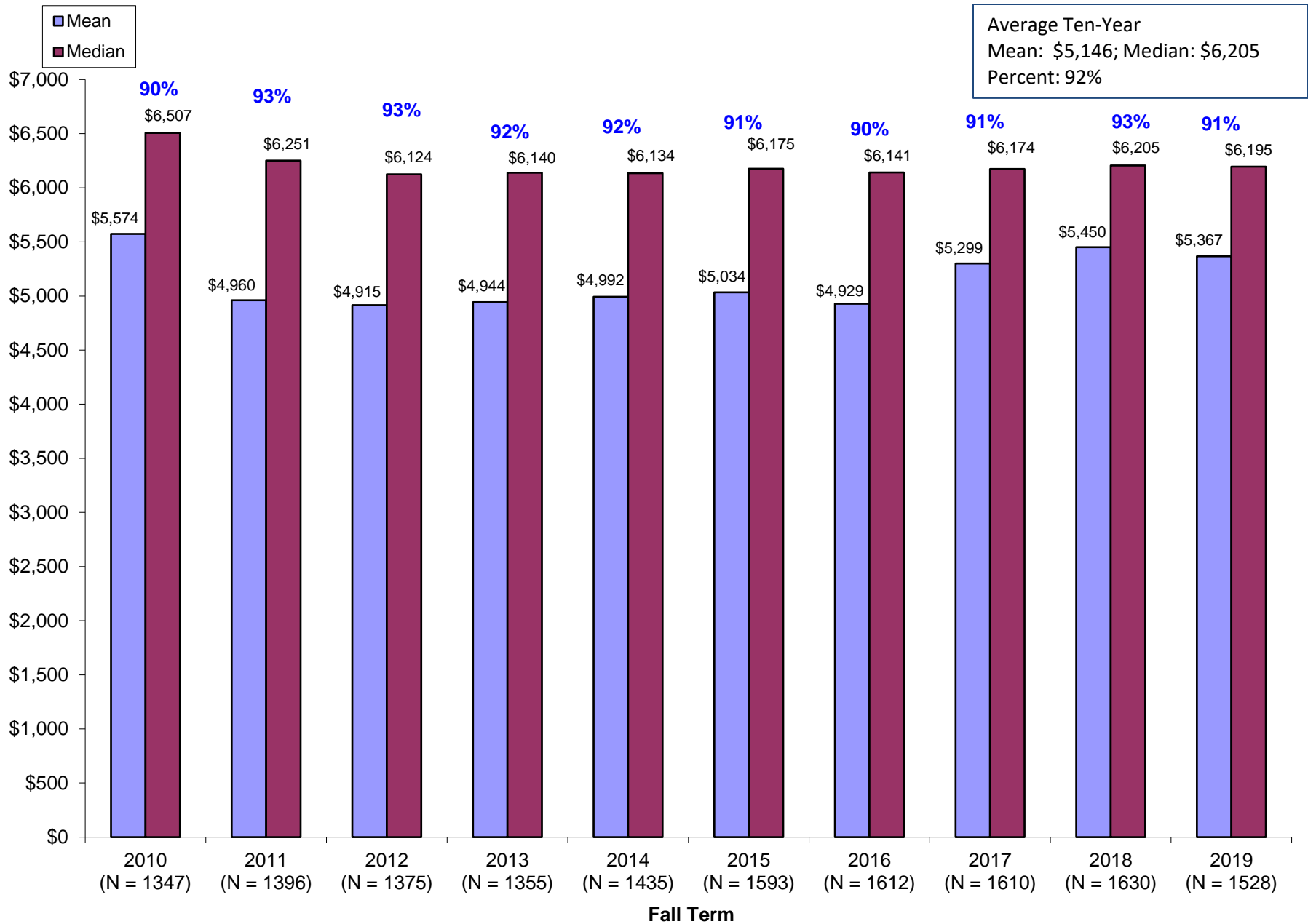
■ Mean	Average Ten-Year Mean: \$2,457 Median: \$2,092
■ Median	



*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 and Spring). It does not include summer earnings.

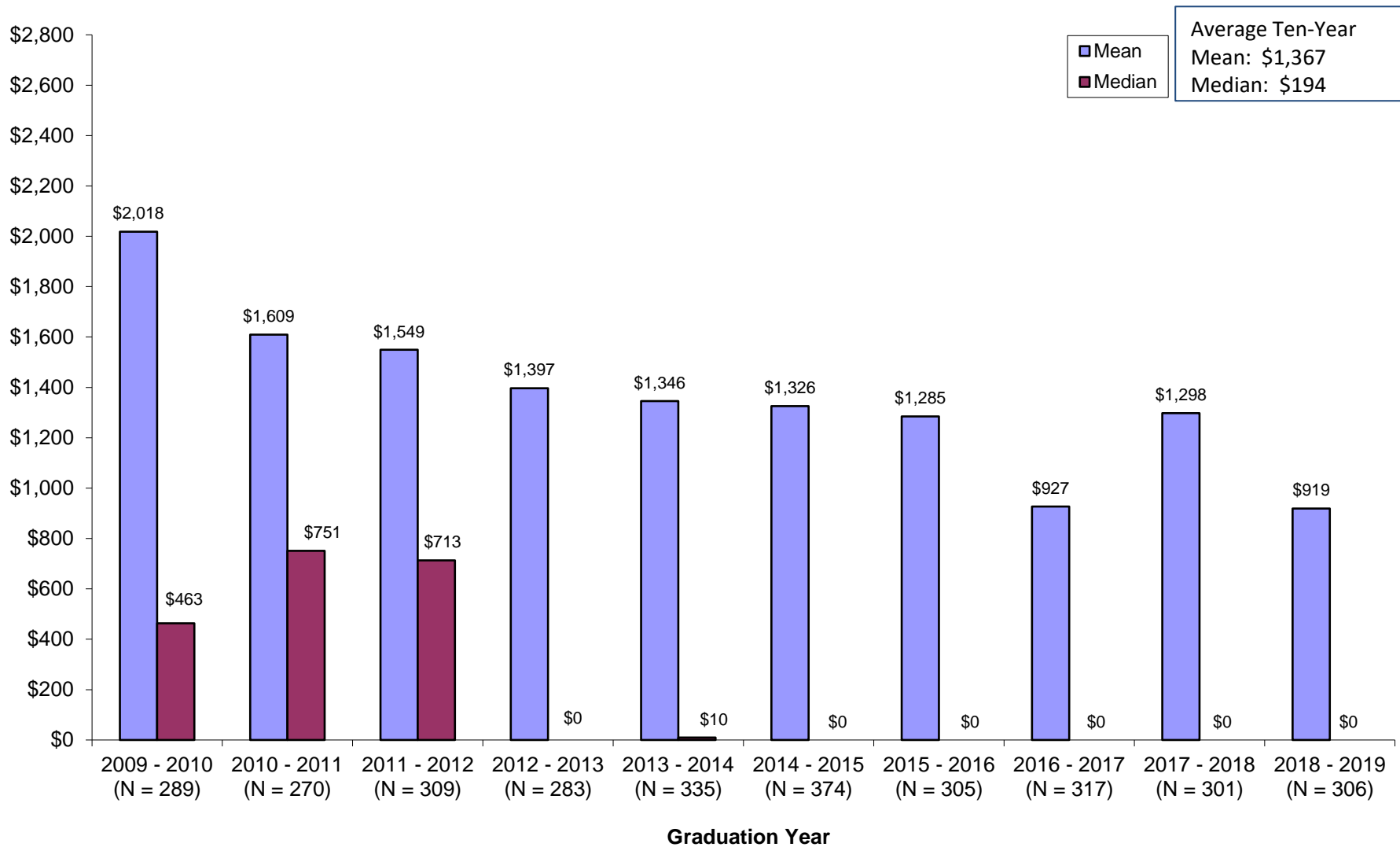
All Domestic Degree-Seeking Fall Enrollees*
Average Pell Grant Award in 2019 Dollars and Percentage Receiving Pell Grants



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

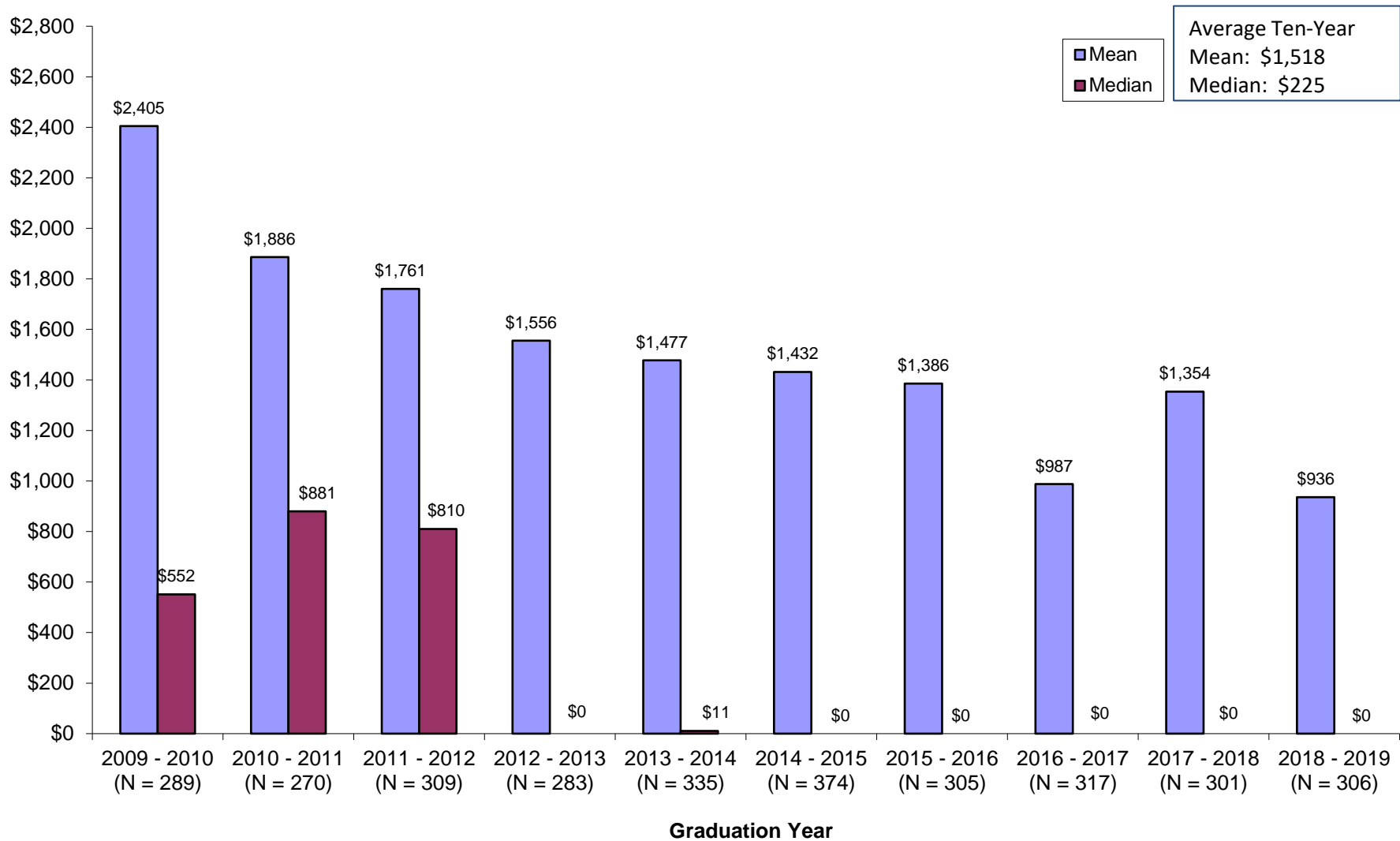
Graduates

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



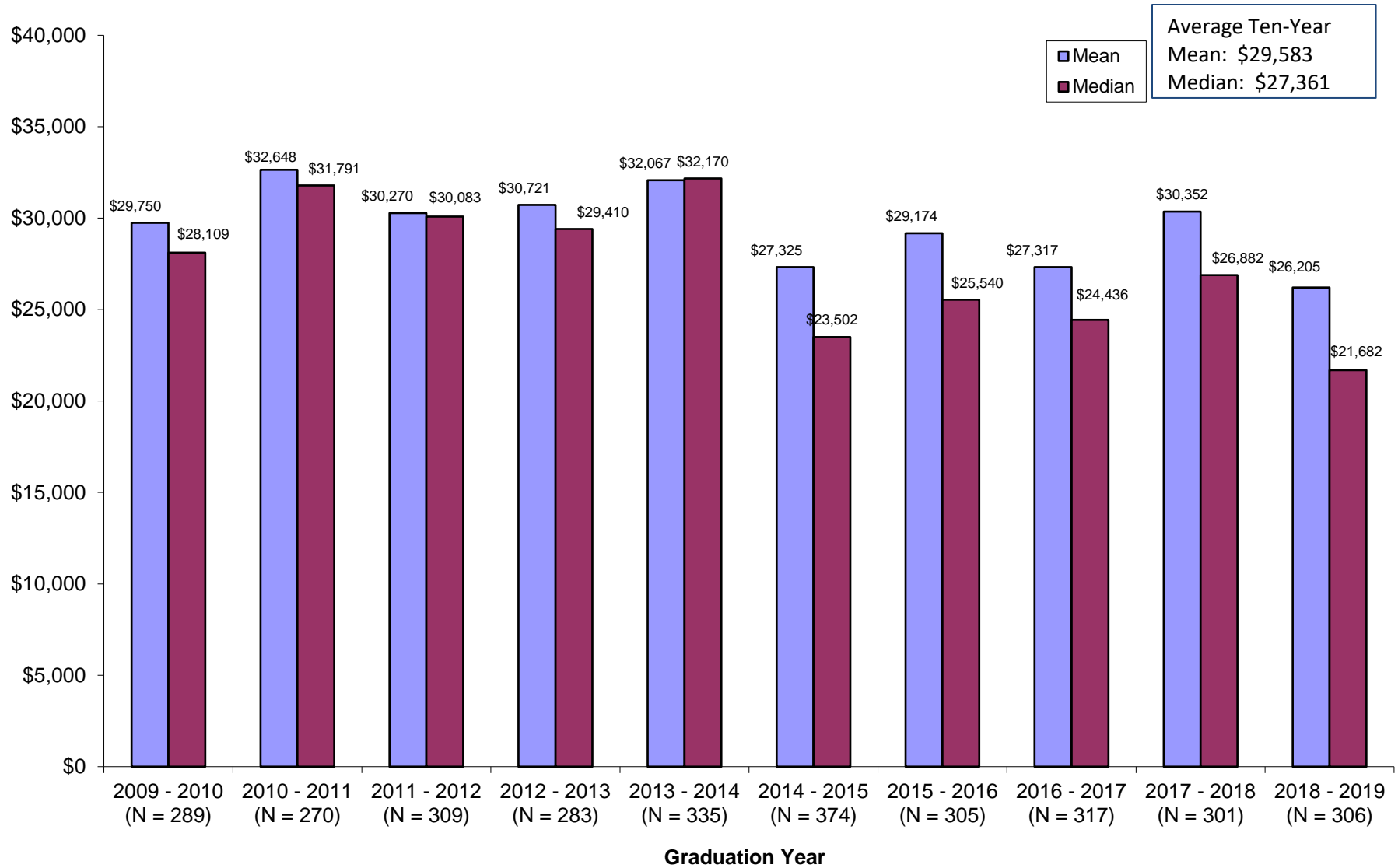
NOTE: Includes international students and assumes they have a family contribution of \$0.

**All Graduates:
Average Expected Family Contribution (EFC) in 2019 Constant Dollars
(Based on Fall Term Entering Student Information - Spring Entrants not included)**



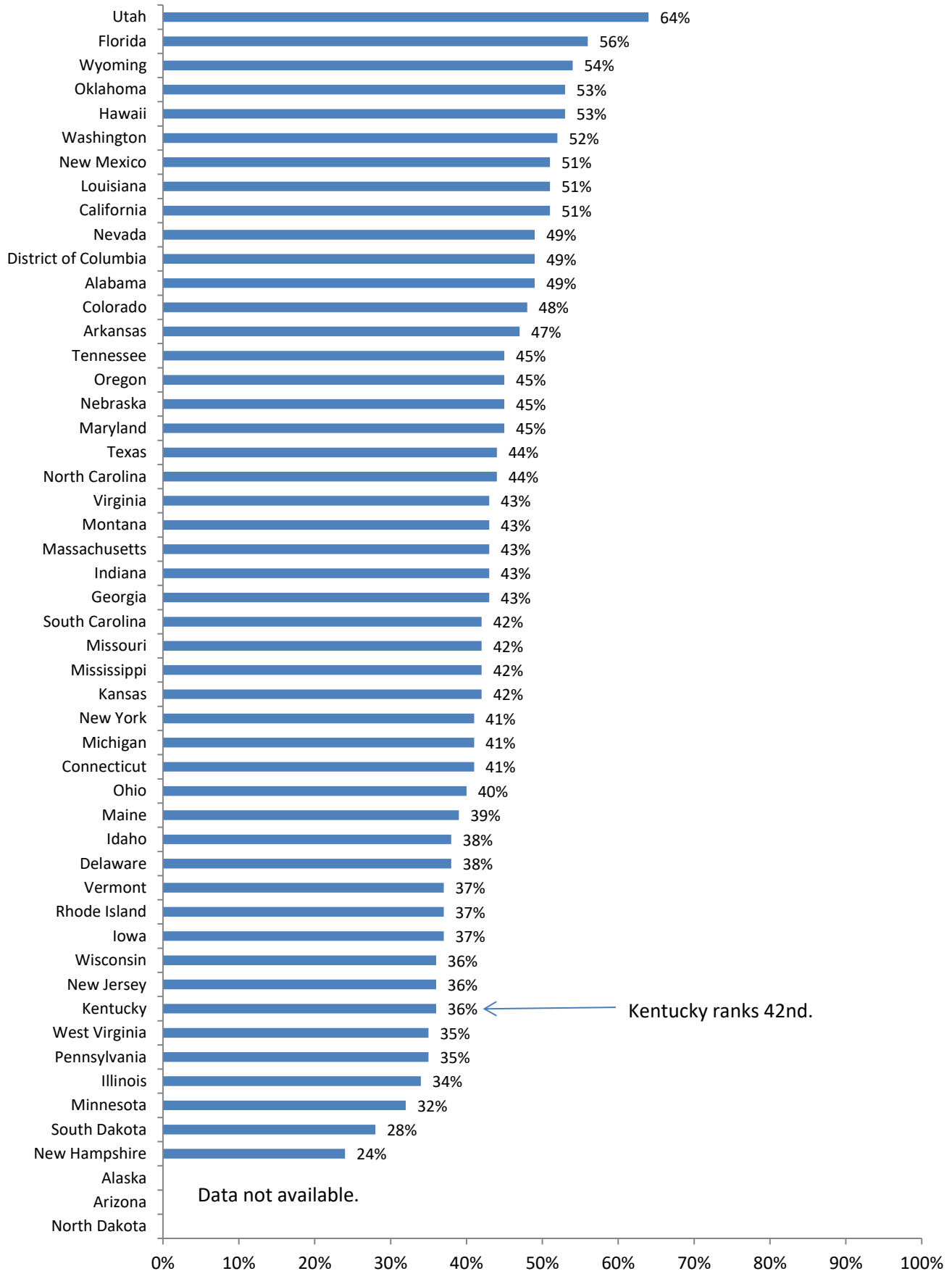
NOTE: Includes international students and assumes they have a family contribution of \$0.

**All Graduates:
Average Family Income in 2019 Constant Dollars
(Based on Fall Term Entering Student Information - Spring Entrants not included)**



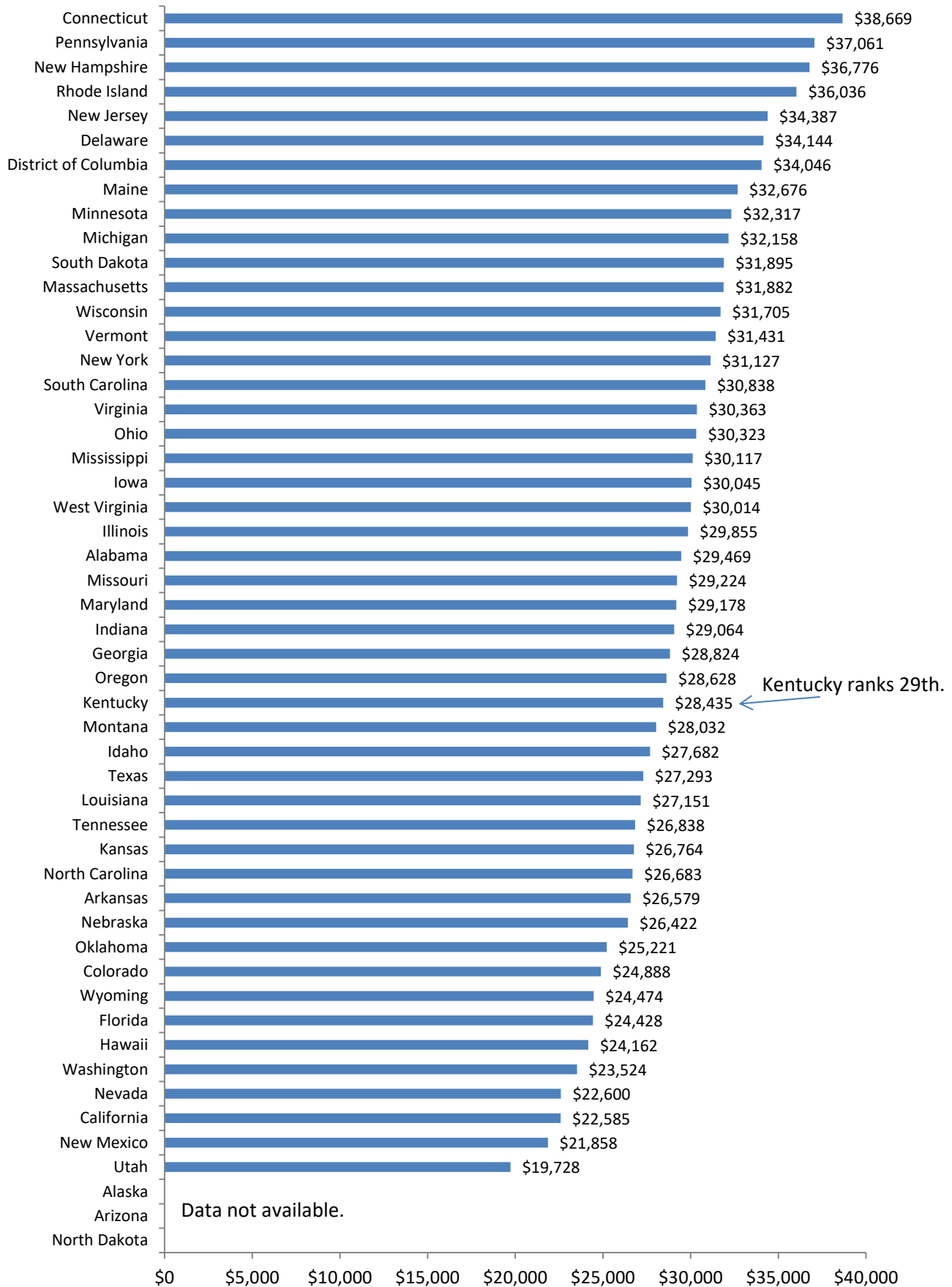
NOTE: Includes international students and assumes they have a family income of \$0.

Percent of 2018 Graduates with Zero Debt

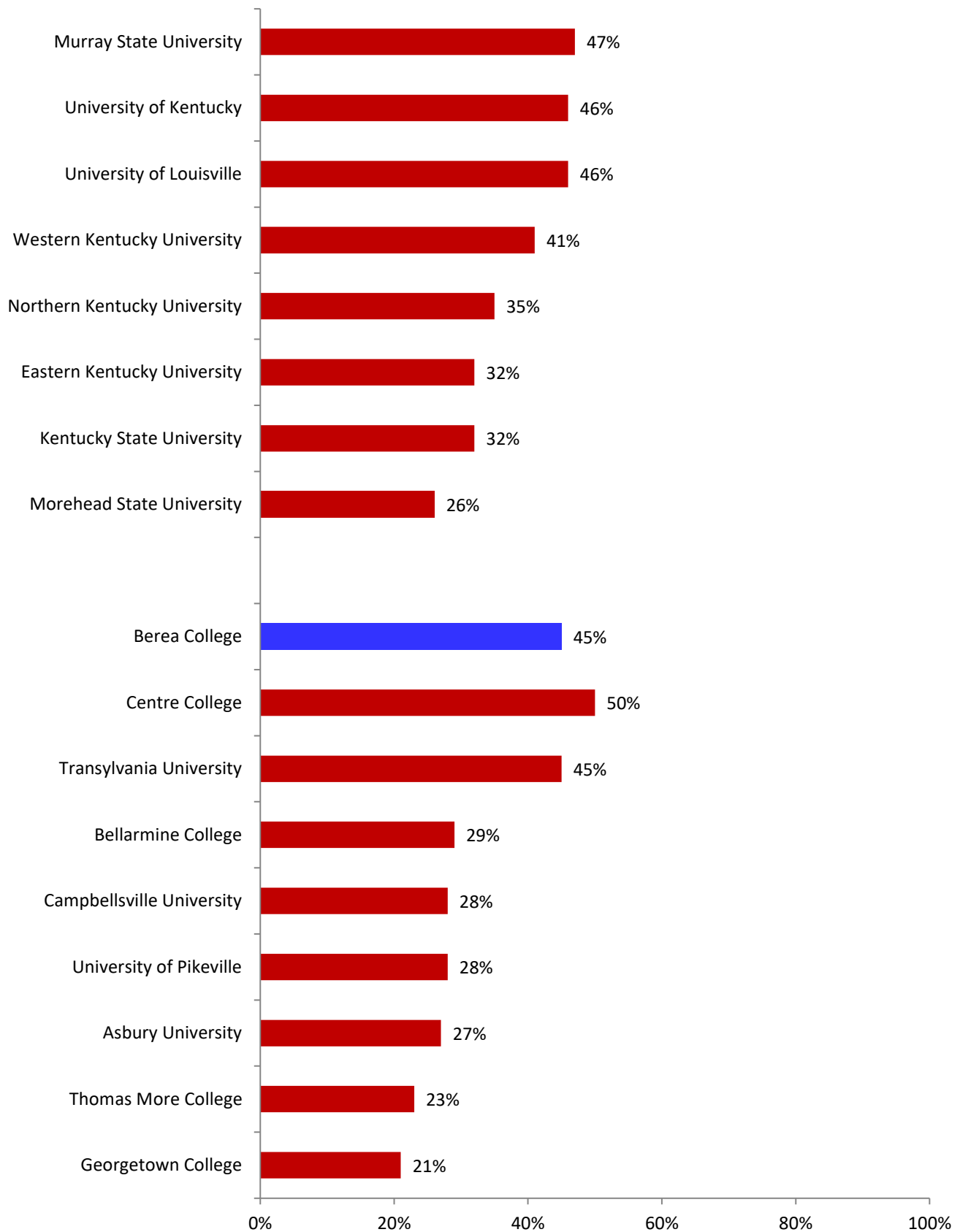


Kentucky ranks 42nd.

Average Debt of 2018 Graduates with Loans by State

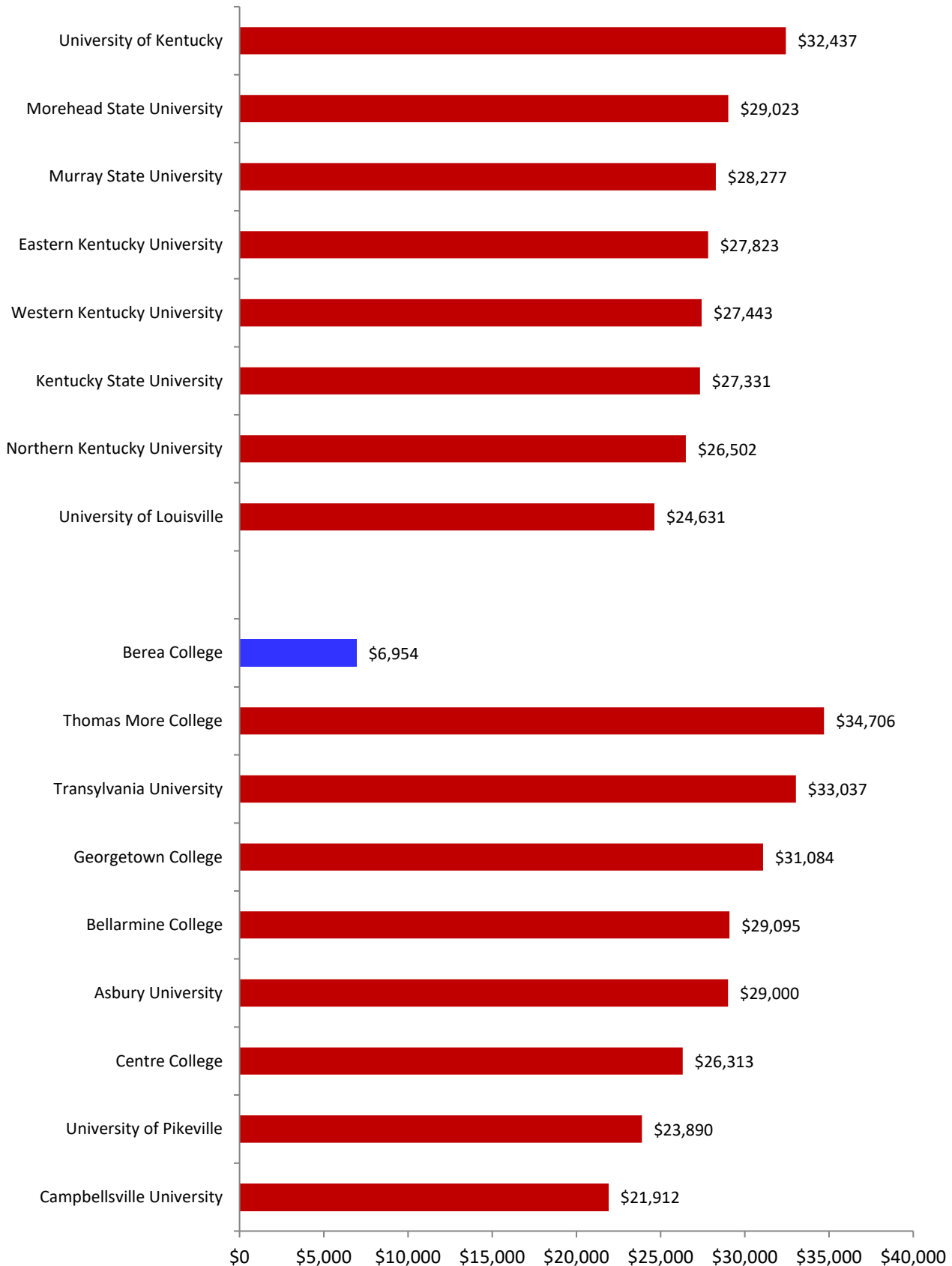


**Percent of 2018 Graduates with Zero Debt
By Kentucky Institutions (Public 4-Year and Private Non-Profit 4-Year)**



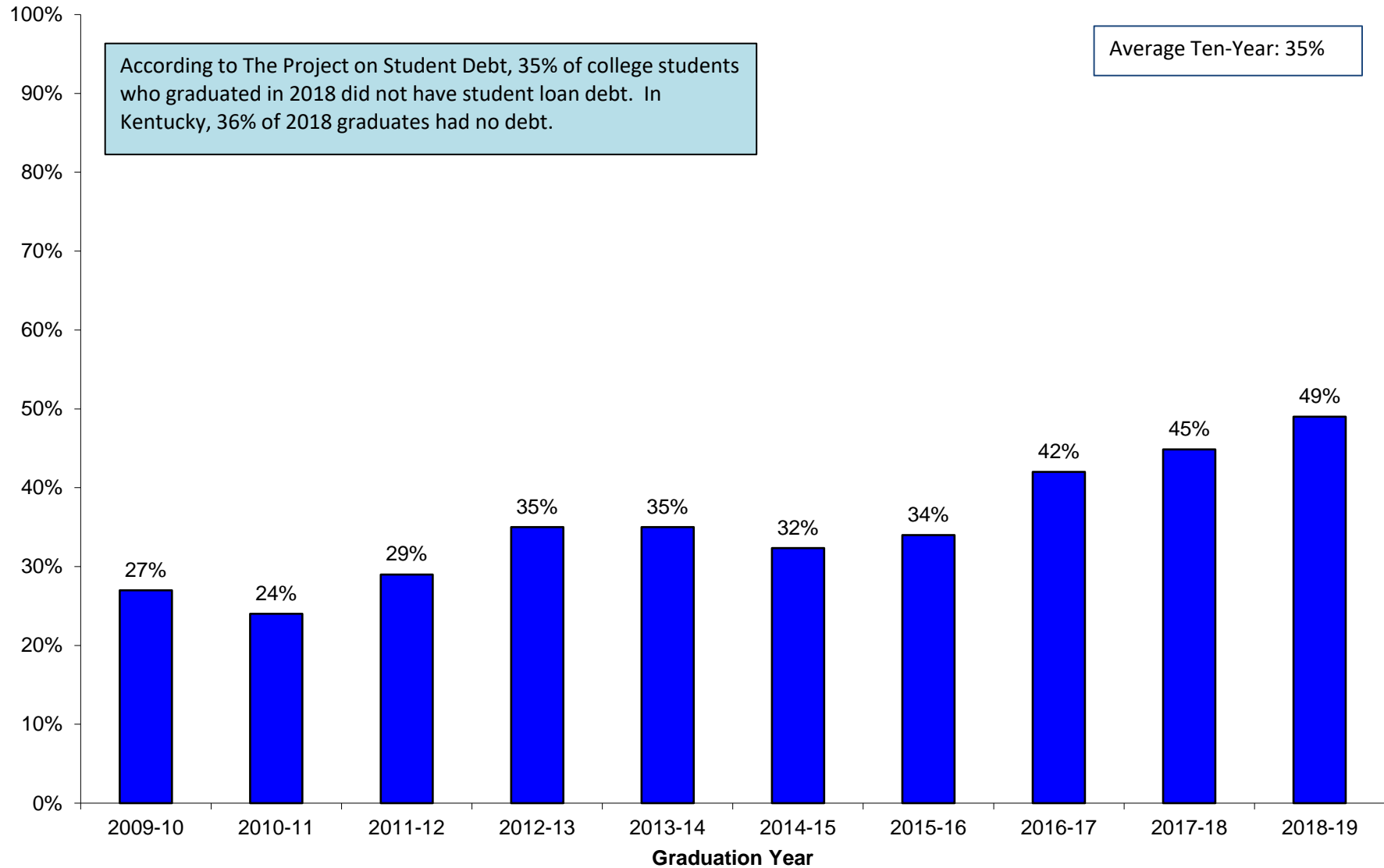
NOTE: Data are not available for Alice Lloyd College, Brescia Univ, Kentucky Wesleyan Univ, Lindsey Wilson College, Mid-Continent Univ, Union College, and University of the Cumberlands.

Average Debt of 2018 Graduates with Loans for Kentucky Institutions (Public 4-Year and Private Non-Profit 4-Year)



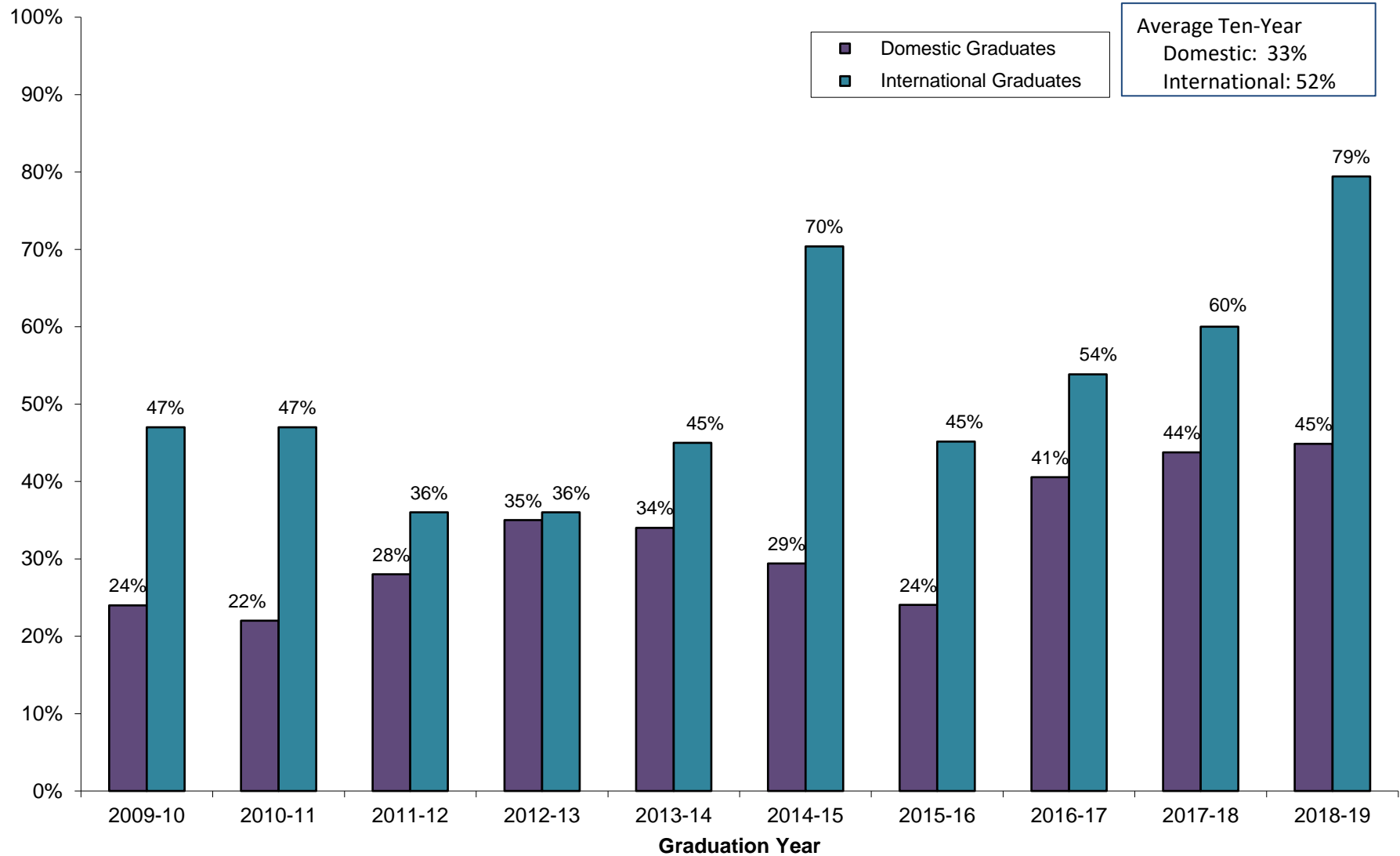
NOTE: Data are not available for Alice Lloyd College, Brescia Univ, Kentucky Wesleyan Univ, Lindsey Wilson College, Mid-Continent Univ, Union College and University of the Cumberlands.

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



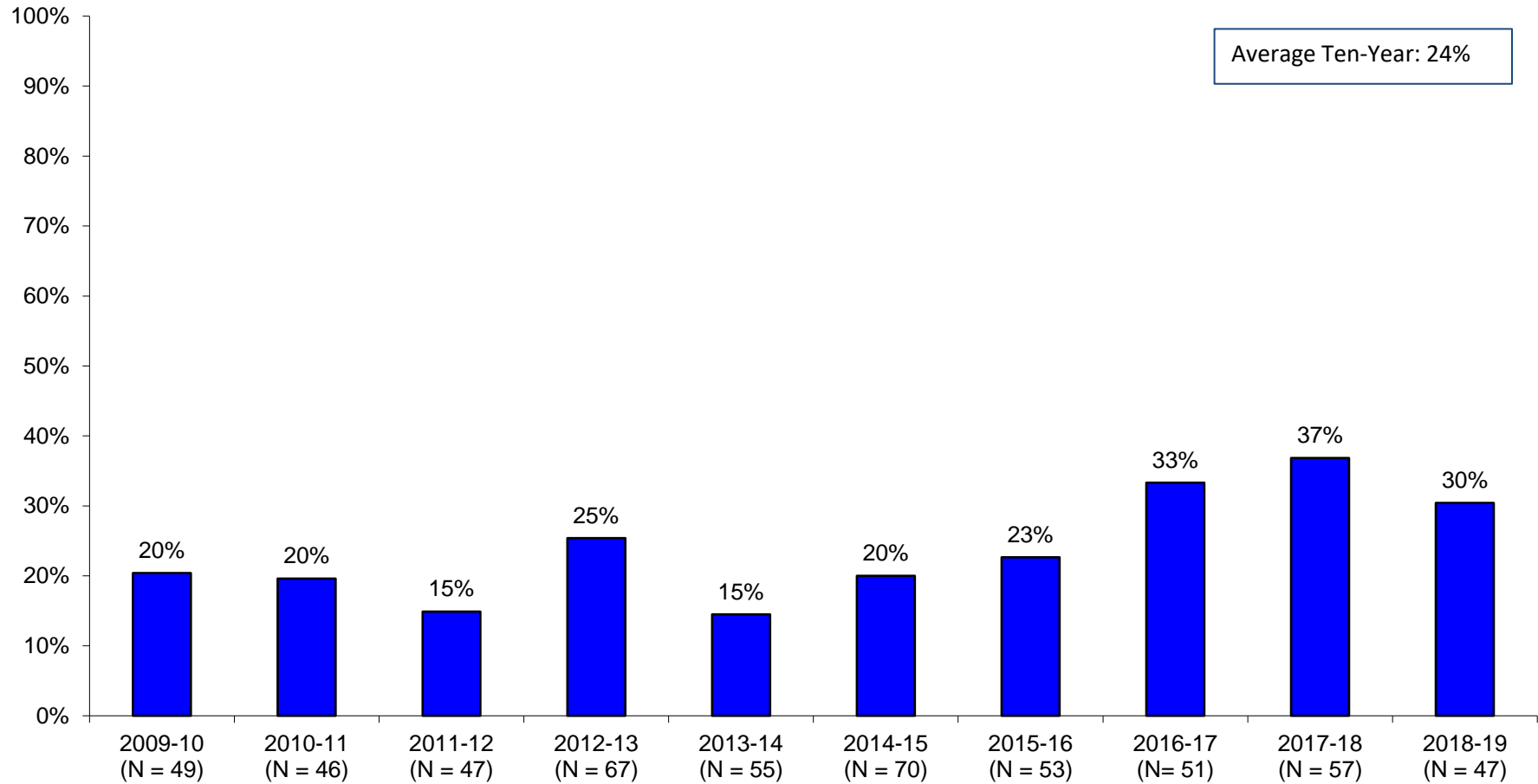
NOTE: Includes parent loans.

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



NOTE: Includes parent loans as well.

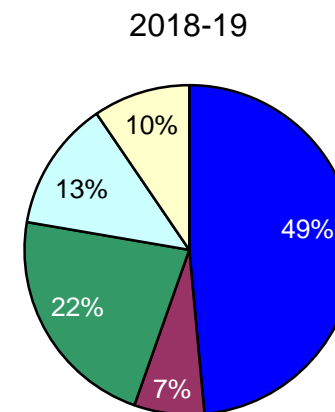
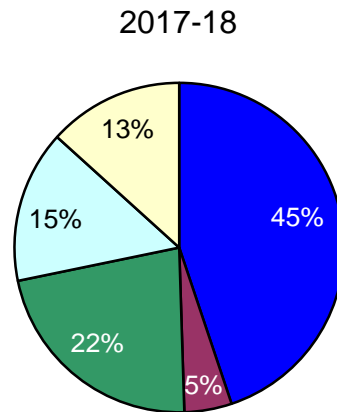
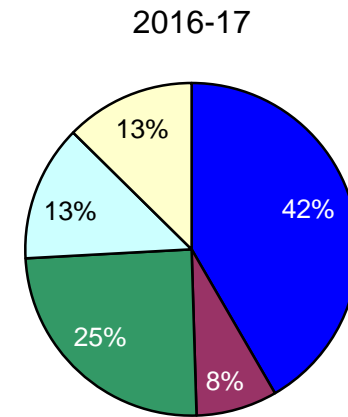
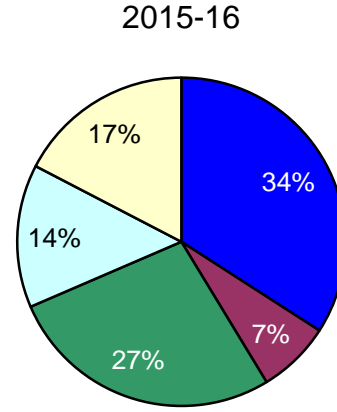
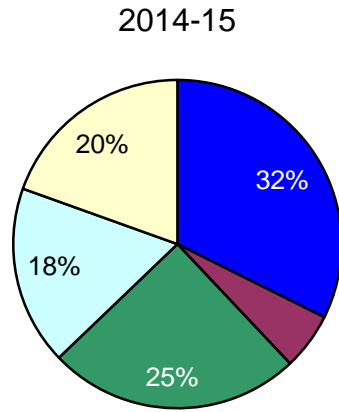
**Percentage of All Non-Traditional* Domestic Graduates
with Zero Educational Debt (No Loans)**



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 as non-traditional students. 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 2019 Constant Dollars
Academic Years 2014-15, 2015-16, 2016-17, 2017-18, and 2018-19**



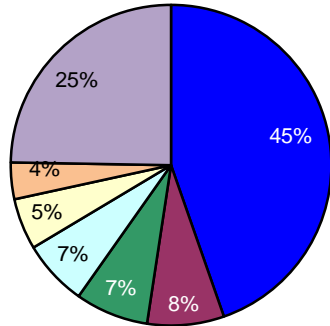
		5-year Averages	
	Zero Debt		40.3%
	Less than \$1,000		6.5%
	\$1,000 to \$4,999		24.2%
	\$5,000 to \$9,999		14.5%
	\$10,000 and over		14.5%

Based on:	Graduates with Debt		All Graduates	
	Mean	Median	Mean	Median
2014-15	\$8,198	\$5,349	\$5,545	\$2,421
2015-16	\$7,815	\$4,222	\$5,150	\$2,120
2016-17	\$6,334	\$3,762	\$3,696	\$1,016
2017-18	\$6,953	\$5,029	\$3,835	\$1,000
2018-19	\$5,607	\$3,856	\$2,886	\$305

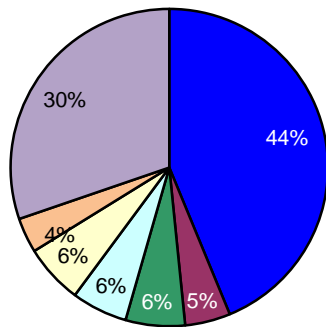
Distribution of Graduate Debt in 2019 Constant Dollars and Average Debt of Borrowers

Domestic Graduates

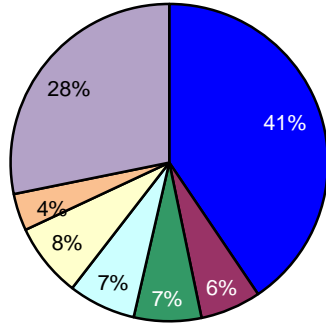
Mean: \$5,755 **2018-19**
 Median: \$4,129 **(N = 271)**



Mean: \$7,209 **2017-18**
 Median: \$5,400 **(N = 281)**

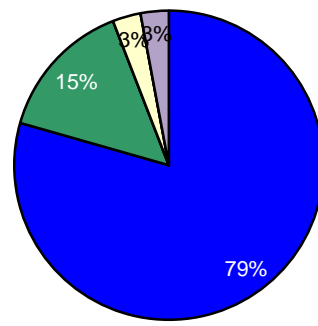


Mean: \$6,669 **2016-17**
 Median: \$4,332 **(N = 291)**

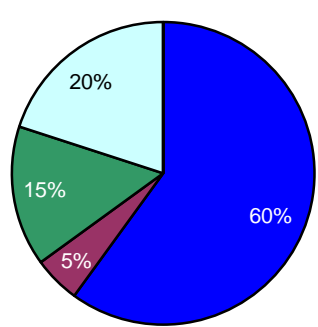


International Graduates

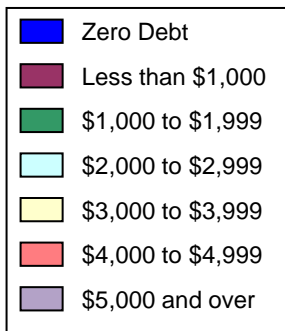
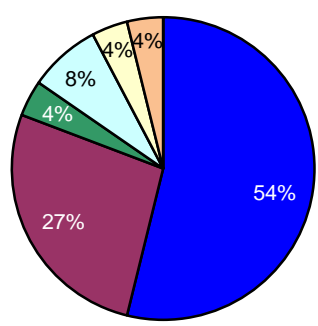
Mean: \$2,429 **2018-19**
 Median: \$1,680 **(N = 34)**



Mean: \$1,902 **2017-18**
 Median: \$1,918 **(N = 20)**

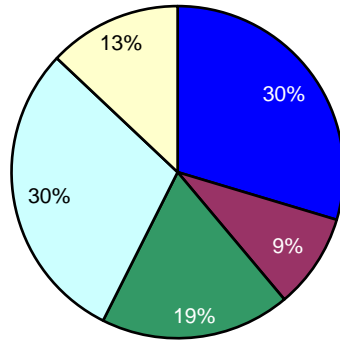


Mean: \$1,506 **2016-17**
 Median: \$692 **(N = 26)**

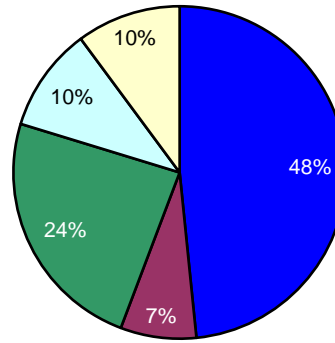


Distribution of Graduate Debt in 2019 Dollars and Average Debt of Borrowers by Cohort Type Academic Year 2018-2019

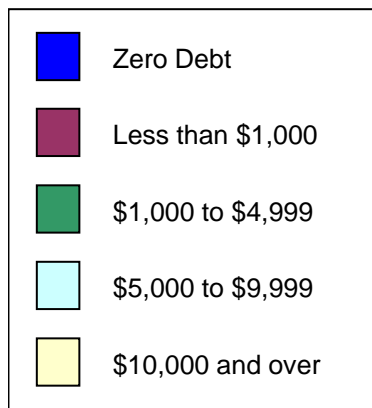
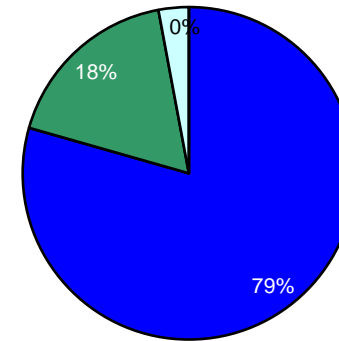
African-American Graduates*
(N = 54)
(Mean: \$6,515 Median: \$5,492)



All Other Domestic Graduates
(N = 217)
(Mean: \$5,497 Median: \$3,610)



International Graduates
(N = 34)
(Mean: \$2,429 Median: \$1,680)



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

Distribution of Graduate Debt in 2019 Dollars and Average Debt of all Graduates
by Cohort Type by Sex

	2018 - 2019 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Males (N = 19)	Females (N = 35)	Males (N = 105)	Females (N = 112)	Males (N = 18)	Females (N = 16)
Zero Debt	37%	26%	56%	41%	72%	88%
Less than \$1,000	21%	3%	9%	6%	0%	0%
\$1,000 to \$4,999	11%	23%	18%	29%	28%	6%
\$5,000 to \$9,999	21%	34%	8%	13%	0%	6%
\$10,000 and over	11%	14%	10%	11%	0%	0%
Mean (All Graduates)	\$3,057	\$5,414	\$2,389	\$3,258	\$485	\$517
Median (All Graduates)	\$509	\$4,592	\$0	\$1,450	\$0	\$0

	2017 - 2018 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Males (N = 11)	Females (N = 52)	Males (N = 80)	Females (N = 138)	Males (N = 8)	Females (N = 12)
Zero Debt	45%	27%	55%	43%	63%	58%
Less than \$1,000	0%	4%	8%	4%	0%	8%
\$1,000 to \$4,999	9%	37%	11%	22%	38%	33%
\$5,000 to \$9,999	27%	17%	15%	15%	0%	0%
\$10,000 and over	18%	15%	11%	15%	0%	0%
Mean (All Graduates)	\$5,426	\$4,506	\$3,199	\$4,269	\$719	\$788
Median (All Graduates)	\$3,443	\$2,271	\$0	\$1,744	\$0	\$0

	2016 - 2017 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Males (N = 20)	Females (N = 45)	Males (N = 96)	Females (N = 130)	Males (N = 15)	Females (N = 11)
Zero Debt	45%	31%	42%	42%	67%	36%
Less than \$1,000	5%	9%	8%	4%	27%	27%
\$1,000 to \$4,999	35%	33%	17%	27%	7%	36%
\$5,000 to \$9,999	10%	16%	14%	15%	0%	0%
\$10,000 and over	5%	11%	20%	12%	0%	0%
Mean (All Graduates)	\$2,299	\$3,771	\$4,705	\$3,741	\$234	\$1,324
Median (All Graduates)	\$959	\$2,082	\$1,145	\$1,545	\$0	\$373

	2015 - 2016 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Males (N = 18)	Females (N = 34)	Males (N = 83)	Females (N = 139)	Males (N = 11)	Females (N = 20)
Zero Debt	50%	32%	36%	29%	36%	50%
Less than \$1,000	6%	6%	5%	6%	36%	15%
\$1,000 to \$4,999	22%	26%	22%	30%	27%	35%
\$5,000 to \$9,999	17%	12%	17%	16%	0%	0%
\$10,000 and over	6%	24%	20%	19%	0%	0%
Mean (All Graduates)	\$2,752	\$5,662	\$5,570	\$6,000	\$748	\$1,206
Median (All Graduates)	\$252	\$3,335	\$3,100	\$2,980	\$189	\$346

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

Distribution of Graduate Debt in 2019 Dollars and Average Debt of all Graduates
by Cohort Type by Gender

	2014 - 2015 Graduates					
	African-American*		All Other Domestic		F-1 International	
	Males (N = 26)	Females (N = 42)	Males (N = 129)	Females (N = 150)	Males (N = 17)	Females (N = 10)
Zero Debt	12%	14%	37%	30%	65%	80%
Less than \$1,000	4%	0%	7%	6%	12%	0%
\$1,000 to \$4,999	42%	26%	25%	24%	18%	0%
\$5,000 to \$9,999	15%	21%	15%	21%	0%	20%
\$10,000 and over	27%	38%	16%	19%	6%	0%
Mean (All Graduates)	\$6,872	\$8,377	\$5,019	\$5,756	\$1,186	\$1,240
Median (All Graduates)	\$3,746	\$7,540	\$1,888	\$3,067	\$0	\$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, June 2020, Updated November 2022

Distribution of Graduate Debt in 2019 Dollars and Average Debt of all Graduates
by Cohort Type by Sex

	All Graduates (2014-15 through 2018-19)					
	African-American*		All Other Domestic		F-1 International	
	Males (N = 94)	Females (N = 208)	Males (N = 493)	Females (N = 669)	Males (N = 69)	Females (N = 69)
Zero Debt	35%	26%	45%	37%	62%	62%
Less than \$1,000	7%	4%	7%	5%	14%	10%
\$1,000 to \$4,999	27%	30%	19%	26%	22%	23%
\$5,000 to \$9,999	17%	20%	13%	16%	0%	4%
\$10,000 and over	14%	20%	15%	15%	1%	0%
Mean (All Graduates)	\$4,170	\$5,470	\$4,195	\$4,690	\$672	\$997
Median (All Graduates)	\$1,648	\$3,380	\$785	\$2,136	\$0	\$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, June 2020, Updated November 2022

Distribution of Non-Traditional Graduate Debt in 2018 Dollars and Average Debt of Non-Traditional Graduates*
by Current Non-Traditional Status**

	2018 - 2019 Graduates			
	Single Parent (N = 7)	Married with child(ren) (N = 4)	Married; no child(ren) (N = 22)	24 years of age or older (N = 13)
Zero Debt	29%	0%	36%	31%
Less than \$1,000	0%	0%	5%	23%
\$1,000 to \$1,999	14%	25%	5%	8%
\$2,000 to \$2,999	0%	25%	18%	8%
\$3,000 to \$3,999	0%	0%	0%	8%
\$4,000 to \$4,999	14%	0%	9%	8%
\$5,000 to \$9,999	14%	50%	14%	8%
\$10,000 and over	29%	0%	14%	8%
Mean of those with debt	\$9,802	\$3,704	\$5,709	\$3,549
Median of those with debt	\$7,901	\$3,784	\$4,502	\$2,954
Mean (All Graduates)	\$7,002	\$3,704	\$3,633	\$2,457
Median (All Graduates)	\$4,534	\$3,784	\$2,287	\$757

	2017 - 2018 Graduates			
	Single Parent (N = 6)	Married with child(ren) (N = 7)	Married; no child(ren) (N = 24)	24 years of age or older (N = 20)
Zero Debt	33%	0%	42%	45%
Less than \$1,000	17%	0%	0%	5%
\$1,000 to \$1,999	0%	0%	0%	15%
\$2,000 to \$2,999	0%	29%	13%	0%
\$3,000 to \$3,999	0%	0%	13%	0%
\$4,000 to \$4,999	0%	0%	4%	0%
\$5,000 to \$9,999	17%	14%	17%	20%
\$10,000 and over	33%	57%	13%	15%
Mean of those with debt	\$9,715	\$11,772	\$6,297	\$8,300
Median of those with debt	\$9,030	\$12,969	\$5,060	\$6,037
Mean (All Graduates)	\$6,477	\$11,772	\$3,673	\$4,565
Median (All Graduates)	\$2,818	\$12,969	\$2,438	\$775

	2016 - 2017 Graduates			
	Single Parent (N = 3)	Married with child(ren) (N = 8)	Married; no child(ren) (N = 13)	24 years of age or older (N = 27)
Zero Debt	33%	0%	54%	33%
Less than \$1,000	0%	0%	0%	0%
\$1,000 to \$1,999	0%	13%	8%	7%
\$2,000 to \$2,999	0%	13%	0%	15%
\$3,000 to \$3,999	0%	0%	23%	7%
\$4,000 to \$4,999	0%	0%	0%	0%
\$5,000 to \$9,999	33%	38%	8%	22%
\$10,000 and over	33%	38%	8%	15%
Mean of those with debt	\$10,514	\$10,110	\$7,018	\$6,315
Median of those with debt	\$10,514	\$8,452	\$3,713	\$6,005
Mean (All Graduates)	\$7,009	\$10,110	\$3,239	\$4,210
Median (All Graduates)	\$6,557	\$8,452	\$0	\$2,252

	2015 - 2016 Graduates			
	Single Parent (N = 6)	Married with child(ren) (N = 12)	Married; no child(ren) (N = 14)	24 years of age or older (N = 2)
Zero Debt	0%	17%	21%	33%
Less than \$1,000	0%	0%	0%	5%
\$1,000 to \$1,999	0%	8%	21%	10%
\$2,000 to \$2,999	0%	0%	14%	5%
\$3,000 to \$3,999	0%	25%	14%	0%
\$4,000 to \$4,999	0%	0%	0%	10%
\$5,000 to \$9,999	17%	25%	7%	19%
\$10,000 and over	83%	25%	21%	19%
Mean of those with debt	\$18,418	\$13,548	\$6,782	\$8,624
Median of those with debt	\$16,473	\$8,051	\$3,912	\$5,367
Mean (All Graduates)	\$18,418	\$11,290	\$5,329	\$5,749
Median (All Graduates)	\$16,473	\$5,833	\$2,735	\$2,619

	2014 - 2015 Graduates			
	Single Parent (N = 9)	Married with child(ren) (N = 6)	Married; no child(ren) (N = 20)	24 years of age or older (N = 35)
Zero Debt	0%	0%	25%	26%
Less than \$1,000	0%	0%	0%	6%
\$1,000 to \$1,999	0%	0%	5%	3%
\$2,000 to \$2,999	0%	0%	15%	3%
\$3,000 to \$3,999	0%	0%	0%	6%
\$4,000 to \$4,999	0%	17%	0%	11%
\$5,000 to \$9,999	0%	17%	20%	31%
\$10,000 and over	100%	67%	35%	14%
Mean of those with debt	\$23,448	\$18,770	\$9,962	\$7,059
Median of those with debt	\$18,633	\$18,105	\$9,600	\$6,021
Mean (All Graduates)	\$23,448	\$18,770	\$7,471	\$5,244
Median (All Graduates)	\$18,633	\$18,105	\$7,572	\$4,281

	FIVE YEARS COMBINED			
	Single Parent (N = 31)	Married with child(ren) (N = 37)	Married; no child(ren) (N = 93)	24 years of age or older (N = 116)
Zero Debt	16%	5%	35%	33%
Less than \$1,000	3%	0%	1%	6%
\$1,000 to \$1,999	3%	8%	6%	8%
\$2,000 to \$2,999	0%	11%	13%	6%
\$3,000 to \$3,999	0%	8%	9%	4%
\$4,000 to \$4,999	3%	3%	3%	6%
\$5,000 to \$9,999	13%	27%	14%	22%
\$10,000 and over	61%	38%	18%	15%
5-yr avg of Means	\$14,379	\$11,581	\$7,154	\$6,769
5-yr avg of Medians	\$12,510	\$10,272	\$5,357	\$5,277
5-yr Mean (All Graduates)	\$12,471	\$11,129	\$4,669	\$4,445
5-yr avg: Median (All Graduates)	\$9,803	\$9,829	\$3,006	\$2,137

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

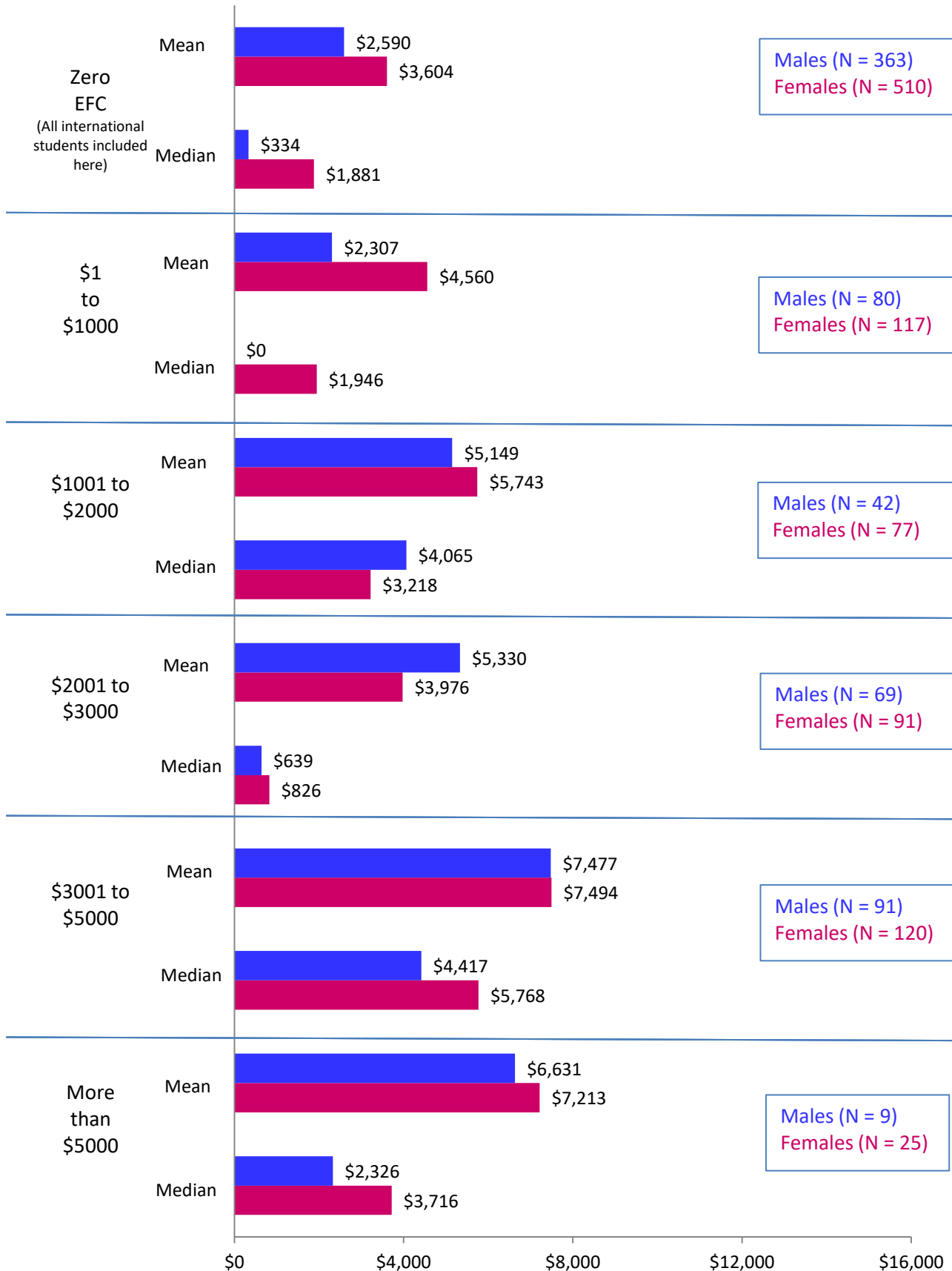
**Status is determined by the latest non-traditional status (e.g., a student was age 25 when she/he came to Berea but had a child in her/his senior year so would be counted as single parent).

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.

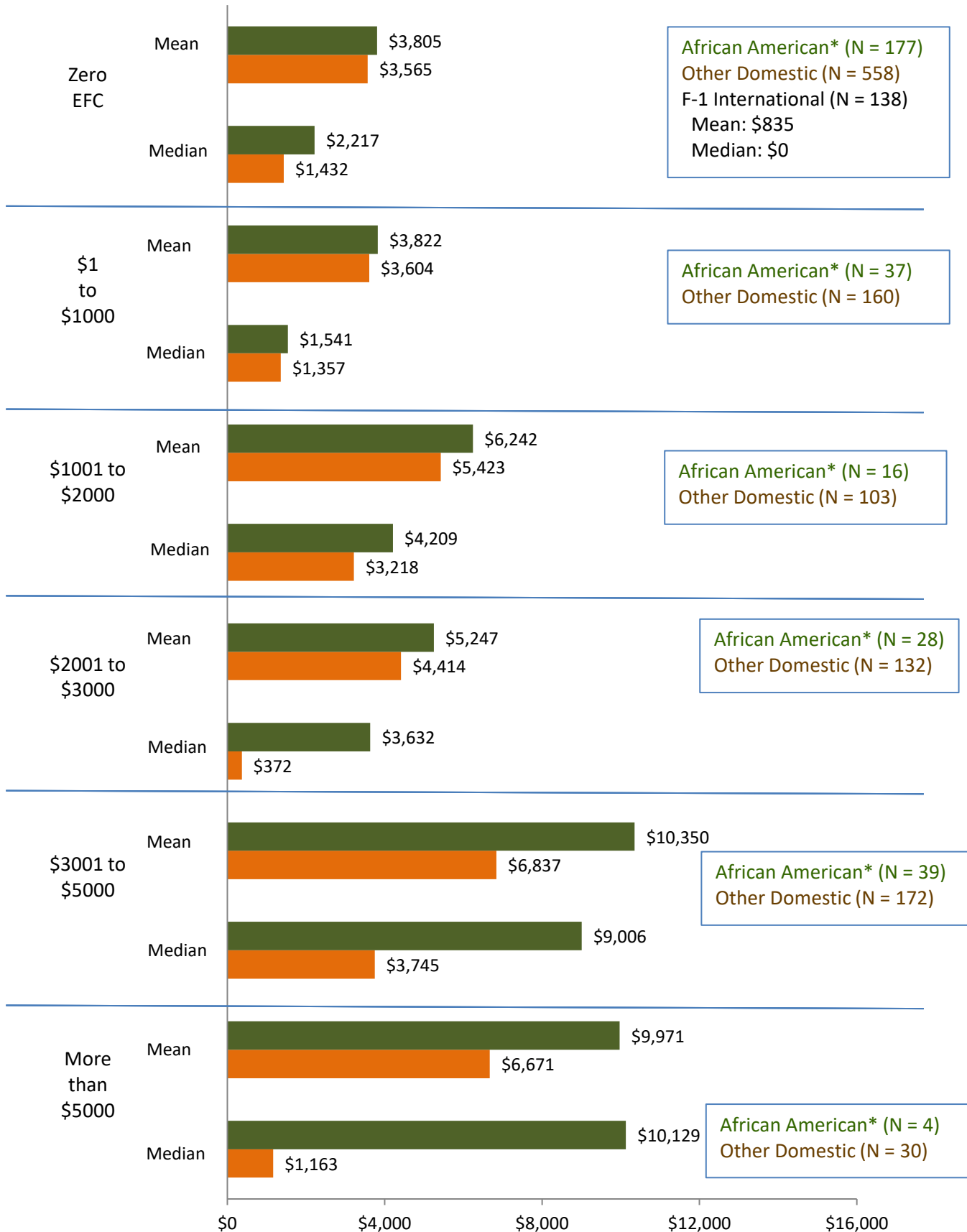
Average Debt in 2019 Dollars of All Graduates by EFC Categories
 (Based on Fall Term Entering Student EFC - does not include Spring Entrants)
 Graduates 2014-15 through 2018-19 (N = 1602)



Average Debt in 2019 Dollars of All Graduates by EFC Categories by Sex
 (Based on Fall Term Entering Student EFC - does not include Spring Entrants)
 Graduates 2014-15 through 2018-19

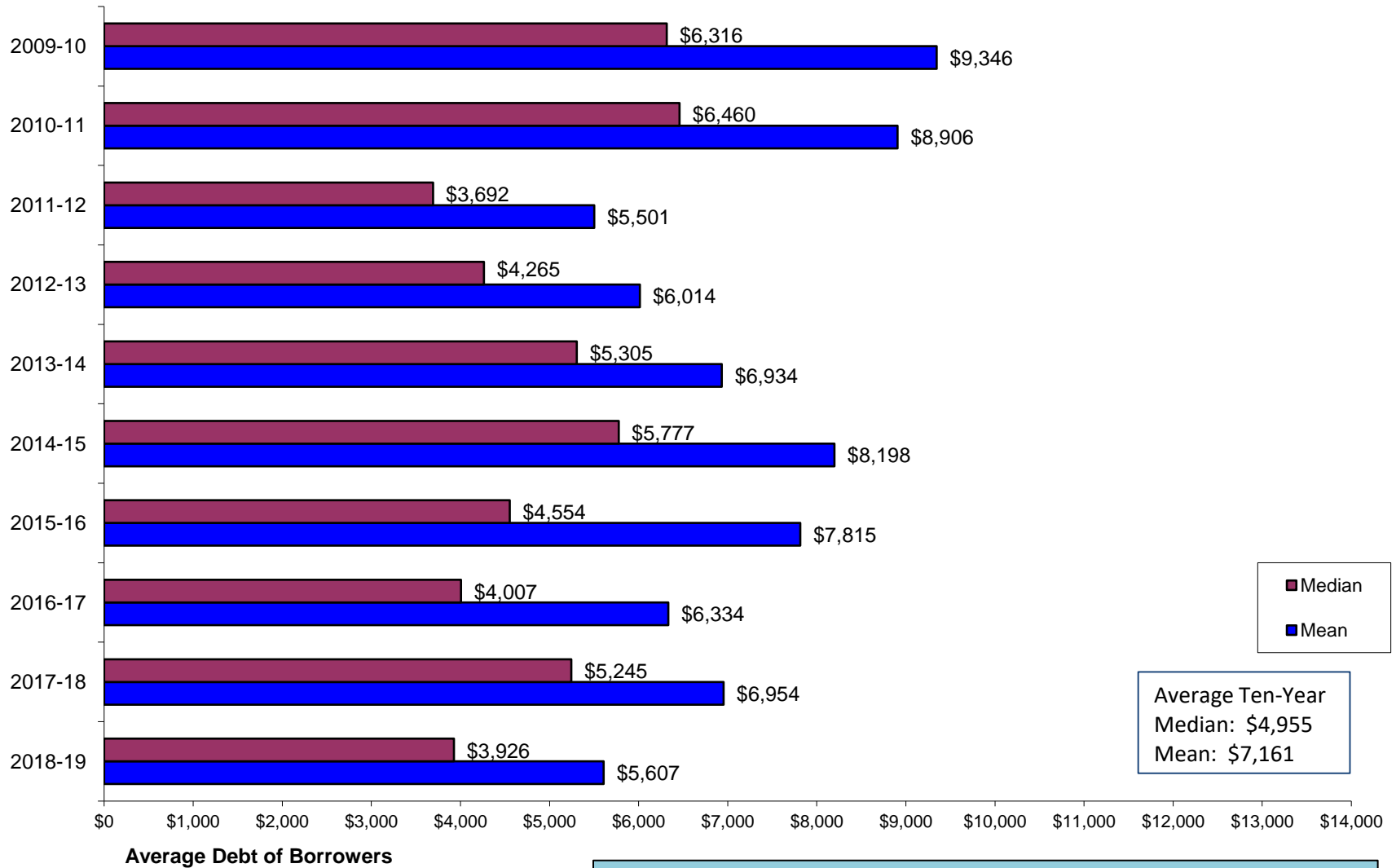


Average Debt in 2019 Dollars of All Graduates by EFC Categories by Cohort Type
 (Based on Fall Term Entering Student EFC - does not include Spring Entrants)
 Graduates 2014-15 through 2018-19



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

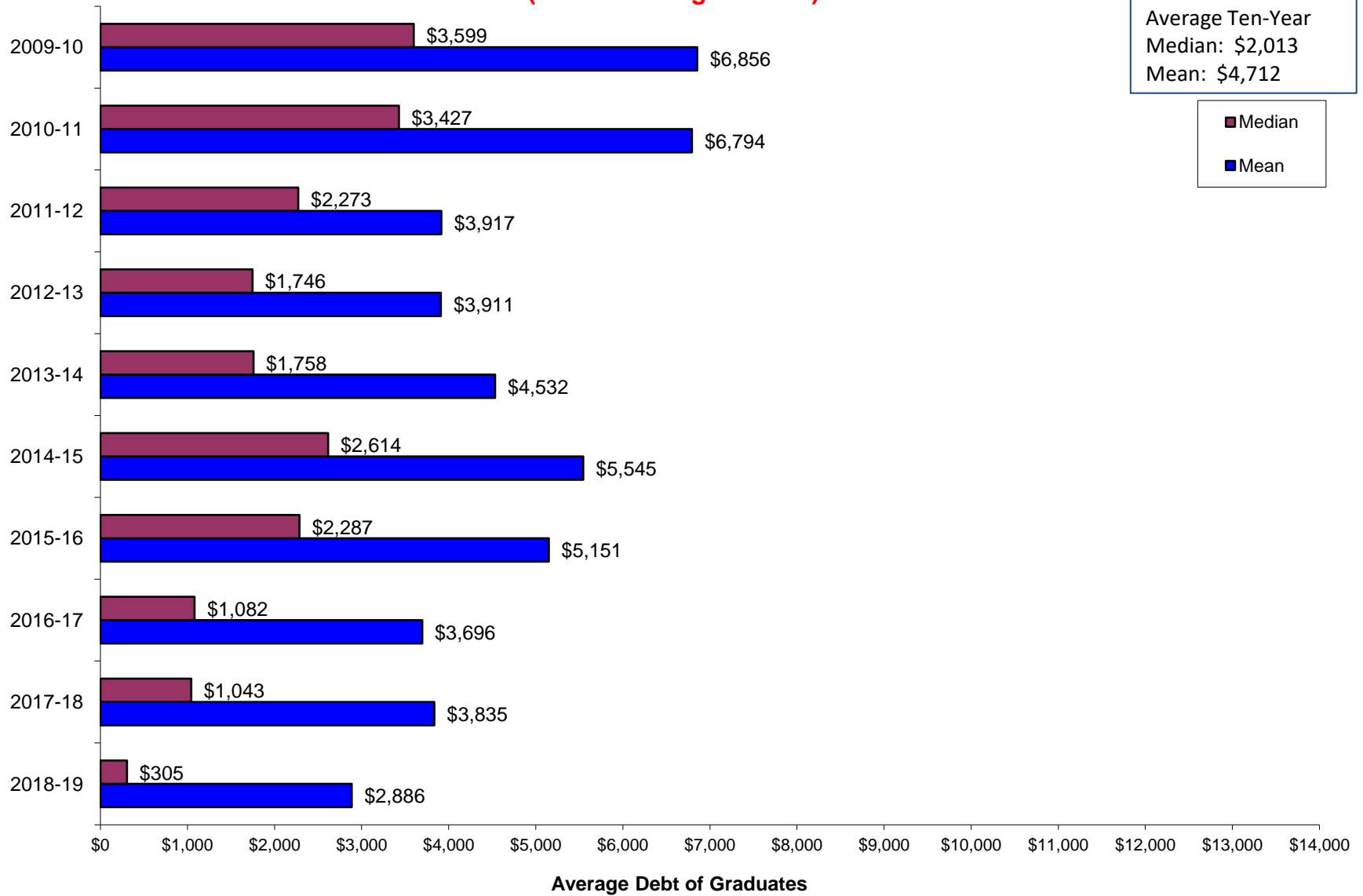
**Graduates and Their Families:
Average Educational Debt in 2019 Constant Dollars
(Based on only those with debt)**



According to The Project on Student Debt, 2018 graduates have an average debt of \$29,200 nationally and \$28,435 in Kentucky. See page 80 for more breakdowns.

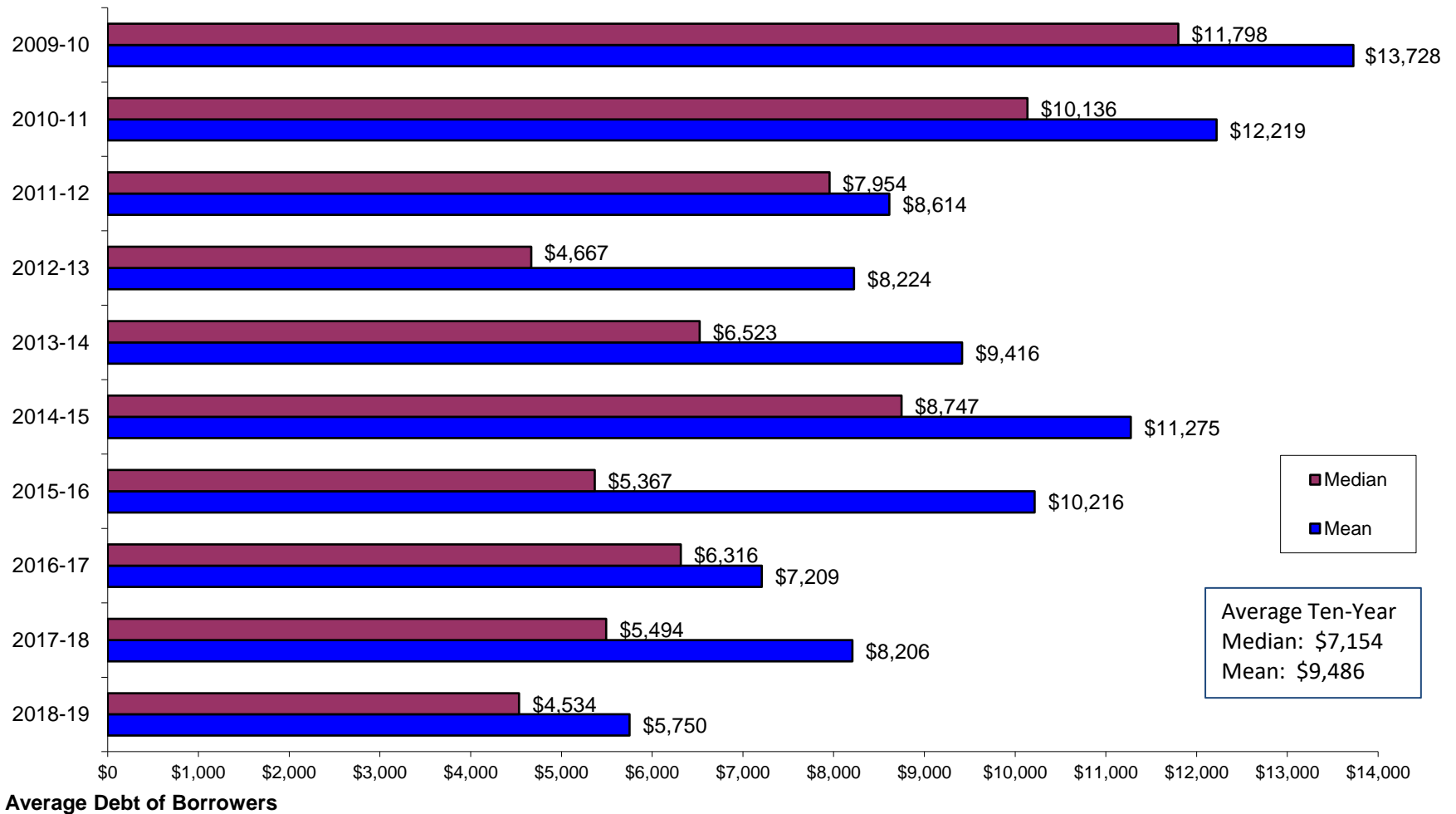
Data include international students and parent loans.

**All Graduates and Their Families:
Average Educational Debt in 2019 Constant Dollars
(Based on all graduates)**



Data include international students and parent loans.

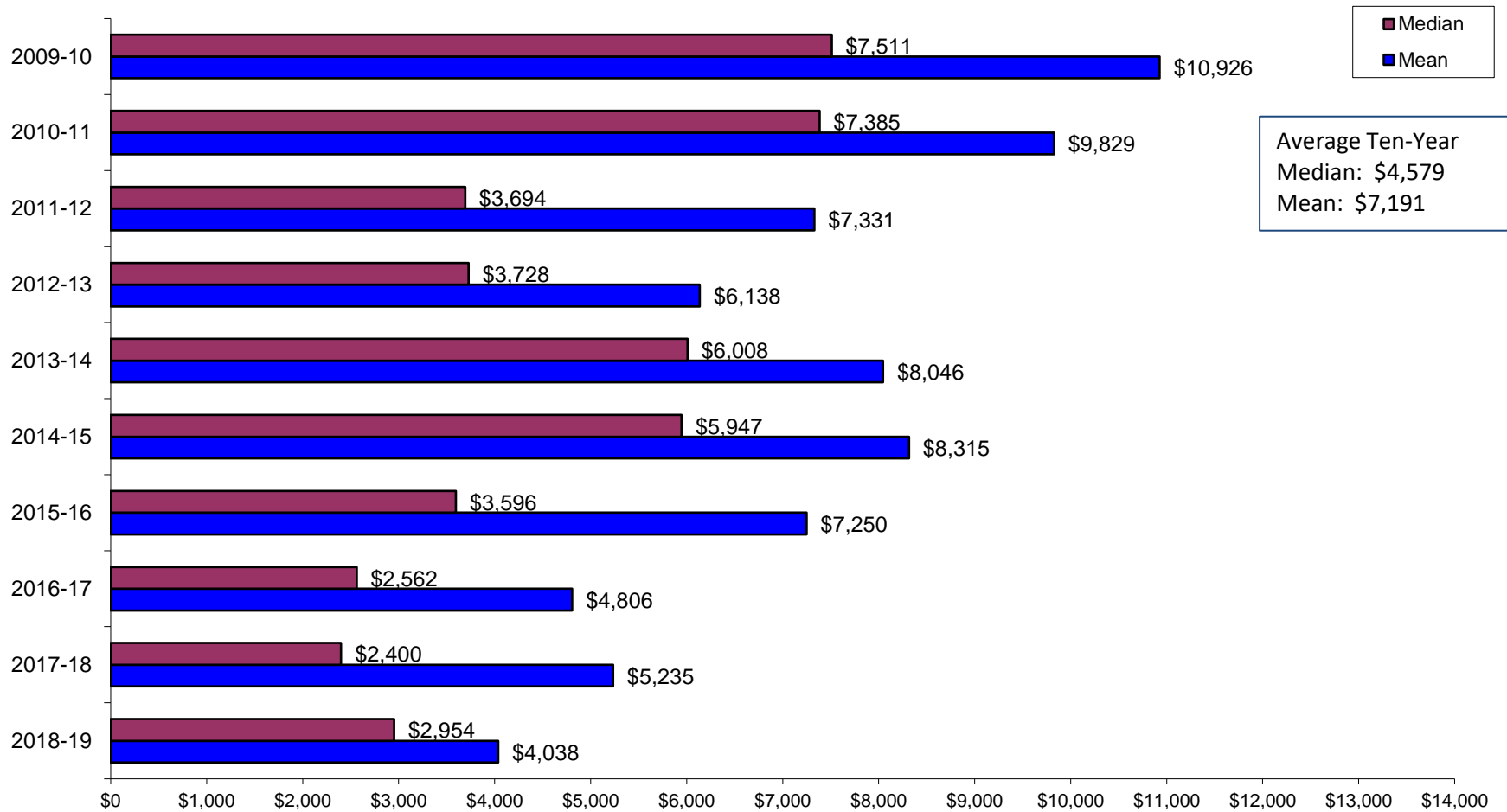
**Non-Traditional Domestic Graduates*:
Average Educational Debt in 2019 Constant Dollars
(Based on only those with debt)**



*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 as non-traditional students. 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 2019 Constant Dollars
(Based on all graduates)**

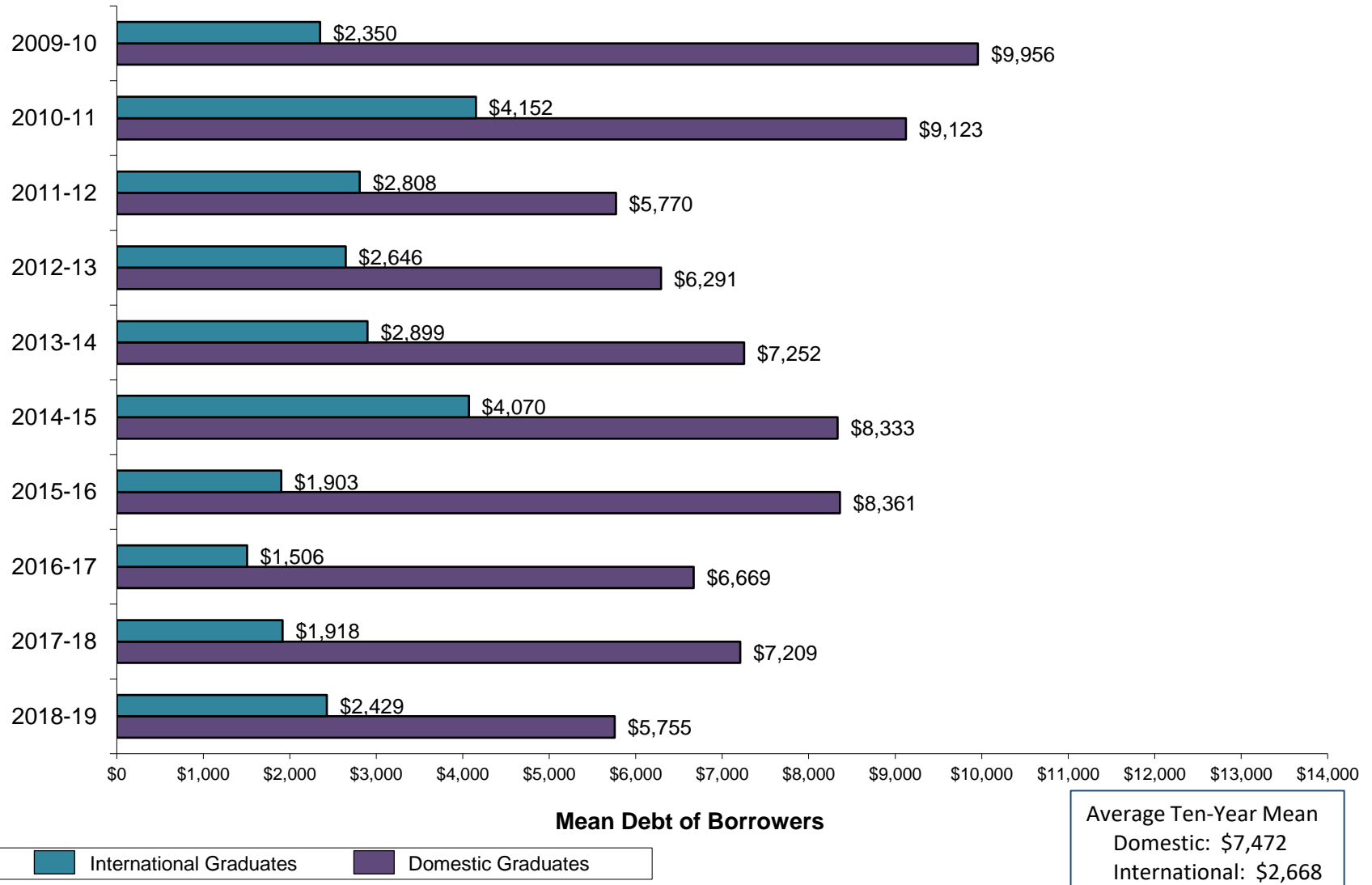


Average Debt of Graduates

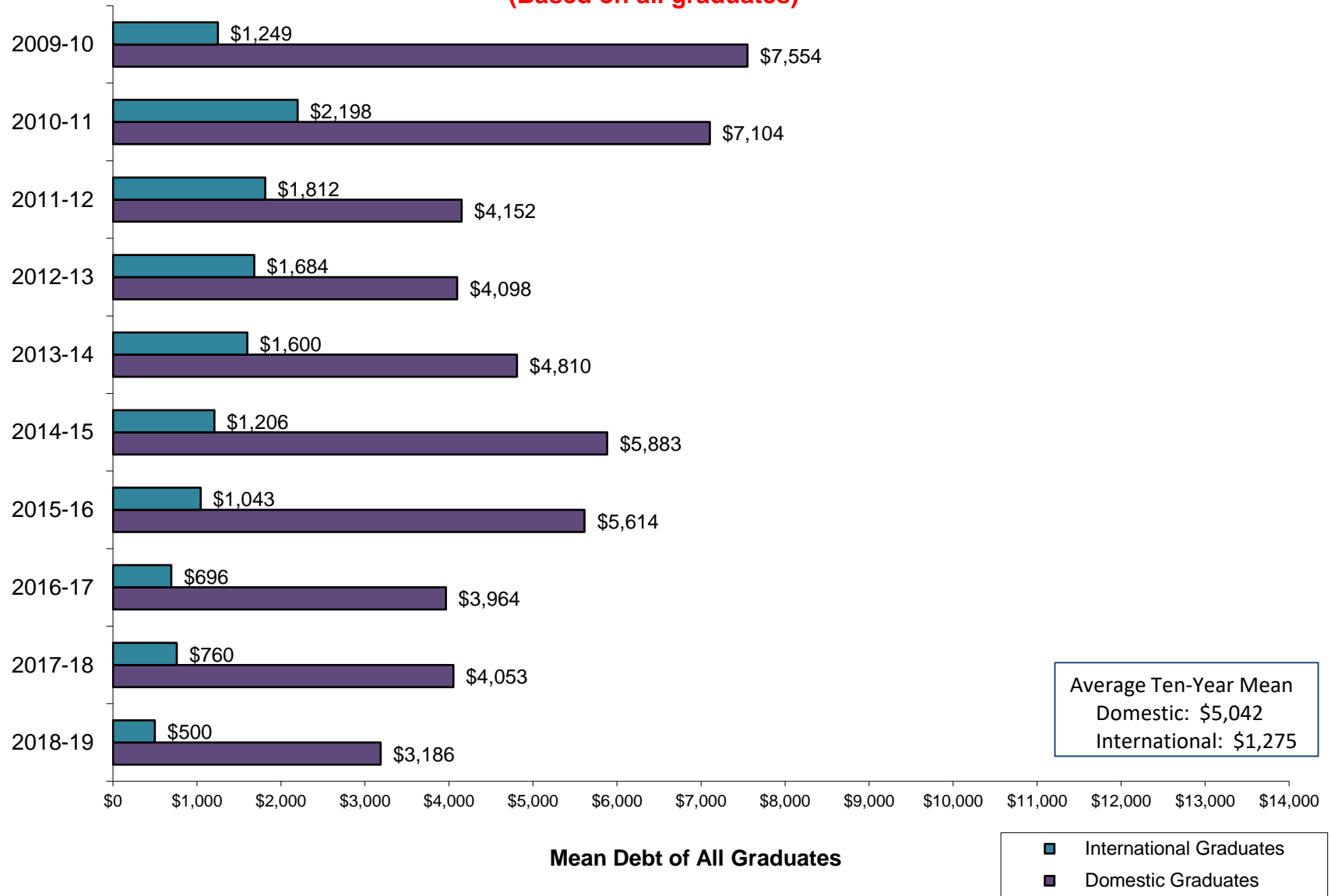
*A graduate is considered "non-traditional" if at any point at Berea the student was considered a non-traditional student.

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.

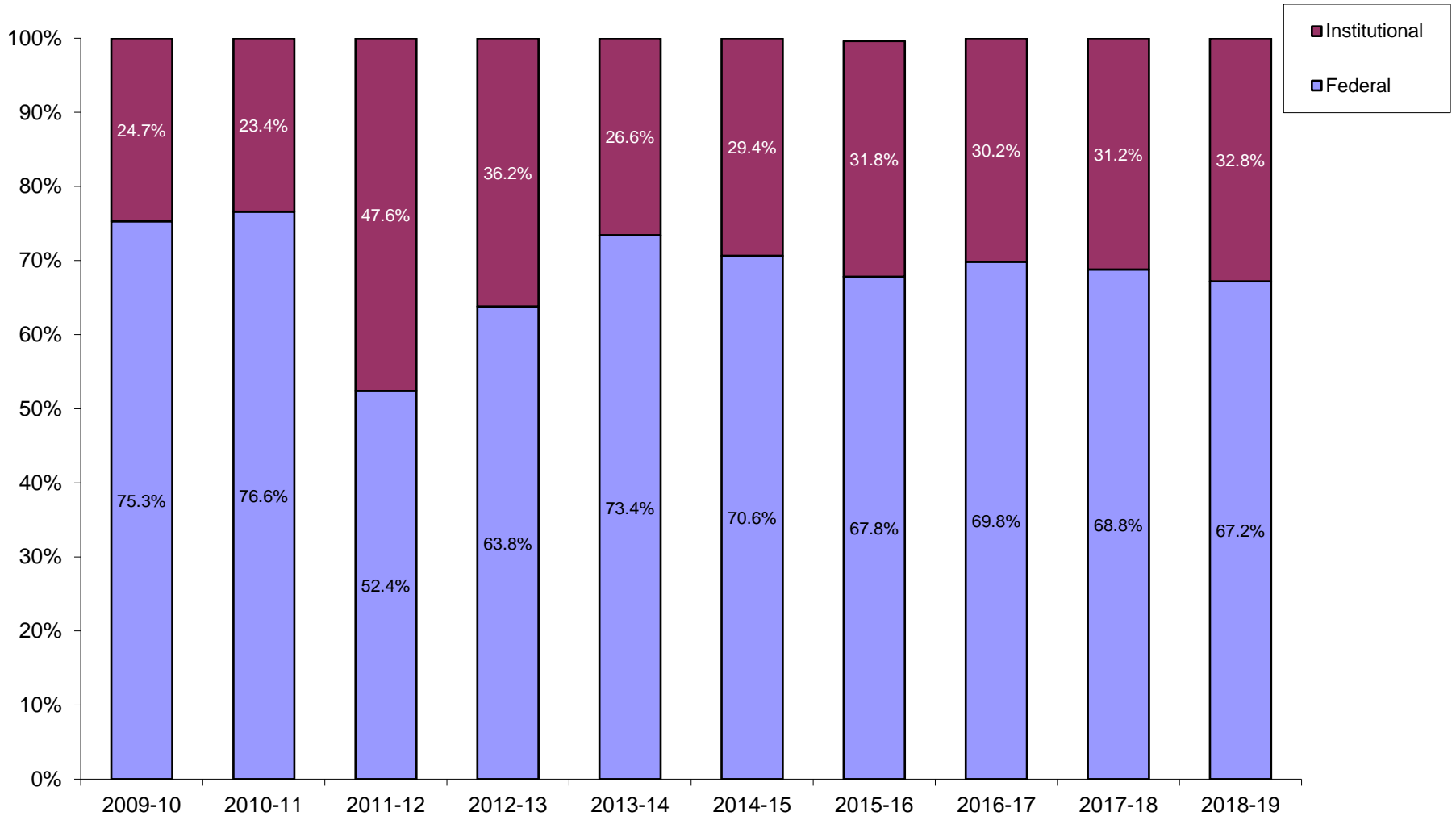
**Domestic vs. International Graduates:
Mean Debt in 2019 Constant Dollars
(Based only on those with debt)**



**Domestic vs. International Graduates:
Mean Debt in 2019 Constant Dollars
(Based on all graduates)**

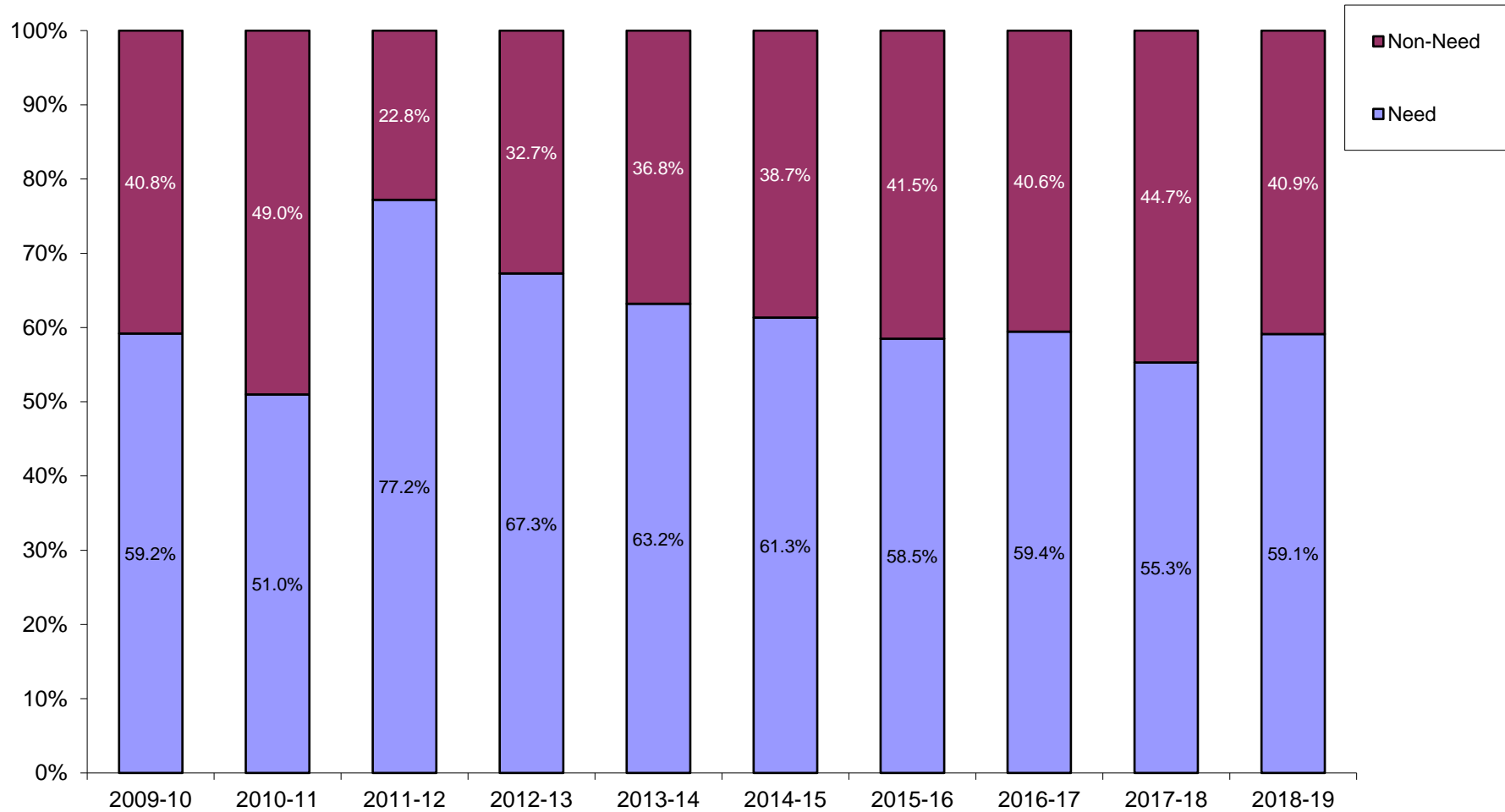


Graduates: Distribution of Debt by Federal vs. Institutional Loans



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.