



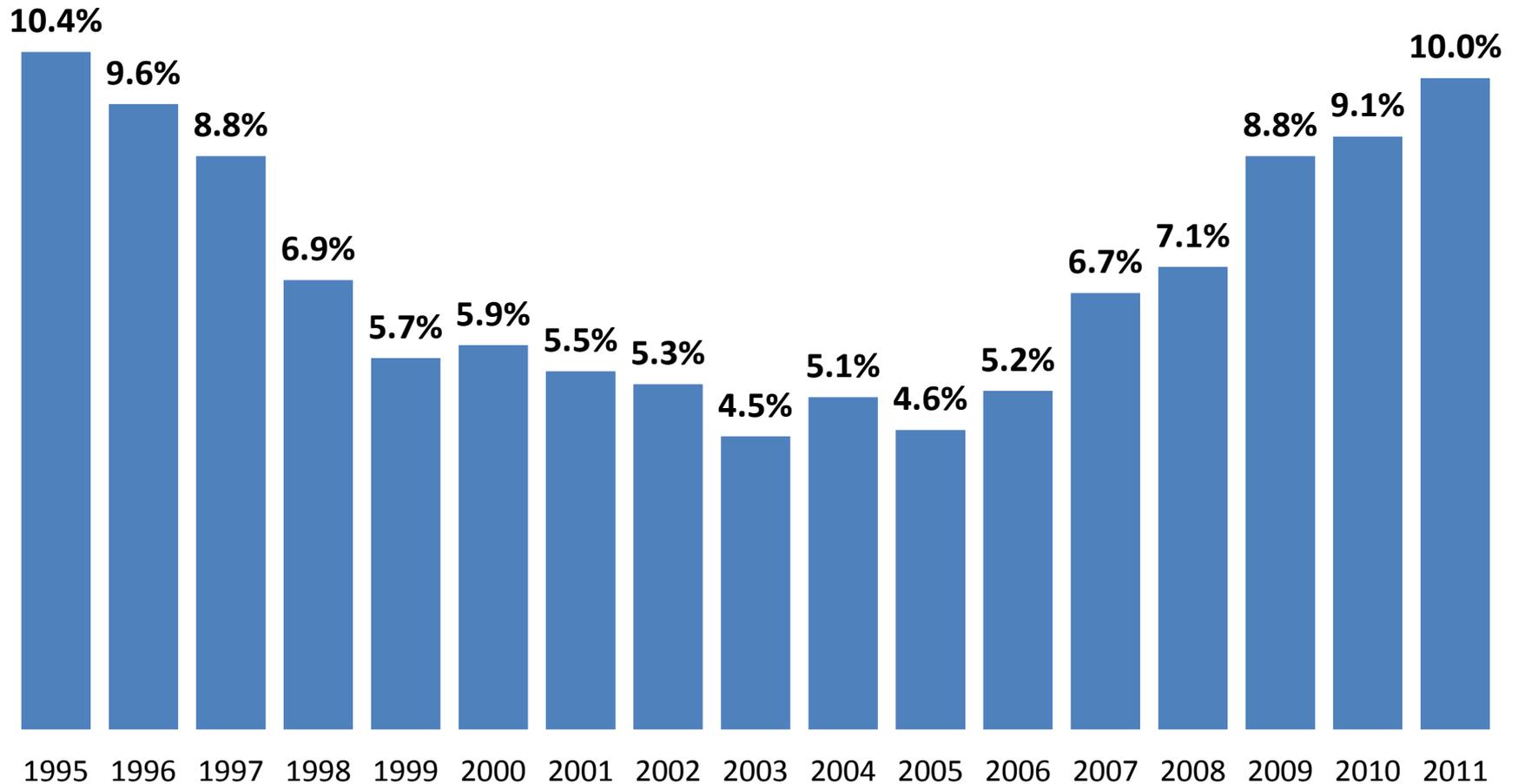
Student Debt

More Value than Liability

Dr. Gary A. Ransdell, President

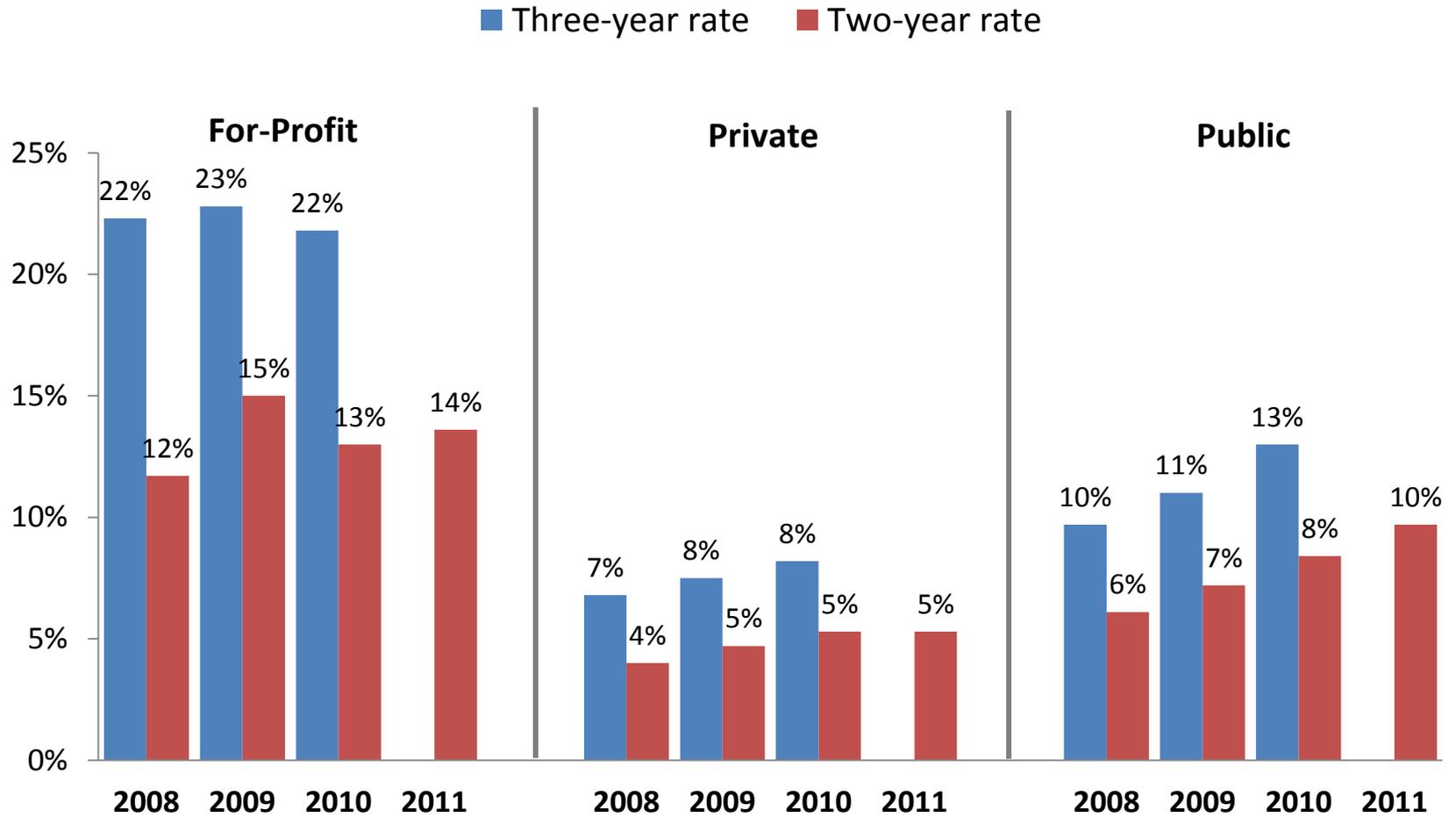
Student-Loan Default Rate Hits 15-Year High

The percentage of borrowers who defaulted within two years of starting repayment on their federal loans reached 10 percent in 2011.



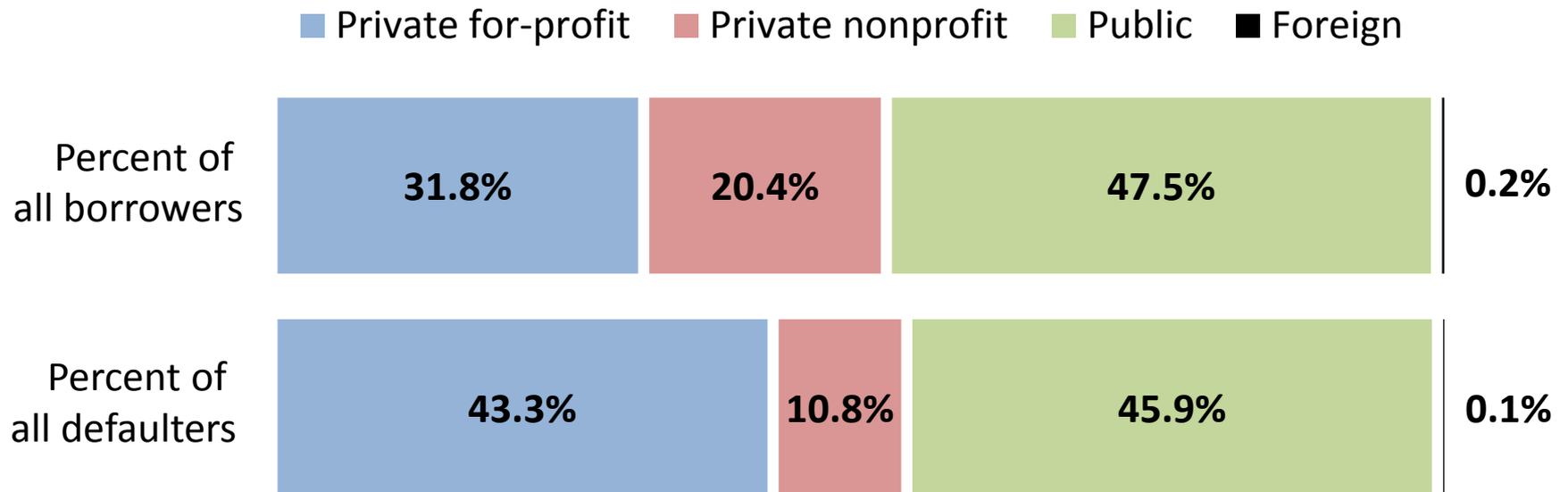
Source: U.S. Department of Education

Cohort Default Rates by Sector



Source: U.S. Department of Education

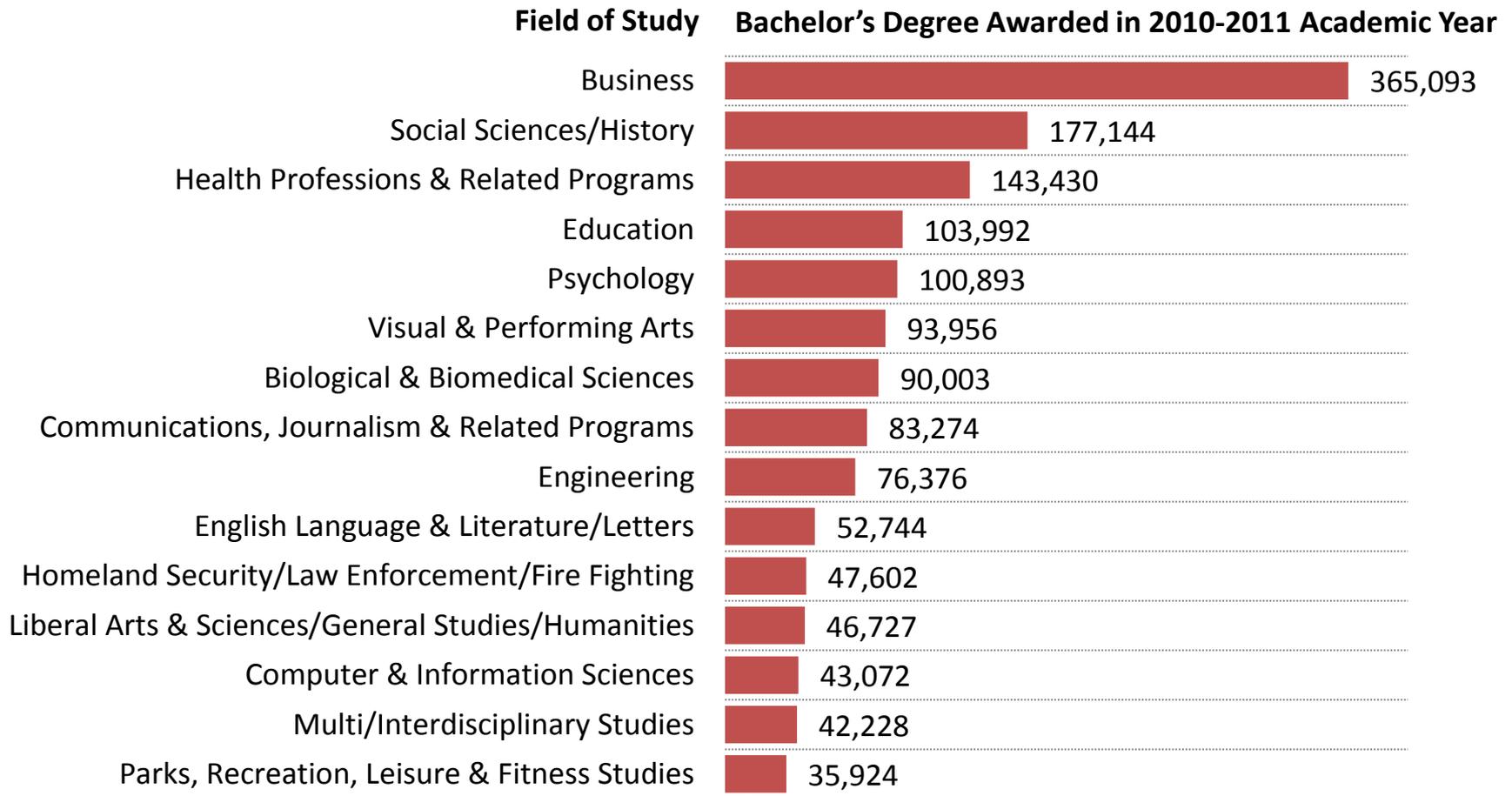
Share of Borrowers and Defaulters by Sector, 2011 Fiscal Year



Source: U.S. Department of Education

A Major Choice

Demand for liberal arts degrees trails that of more specific majors such as business, history and psychology.

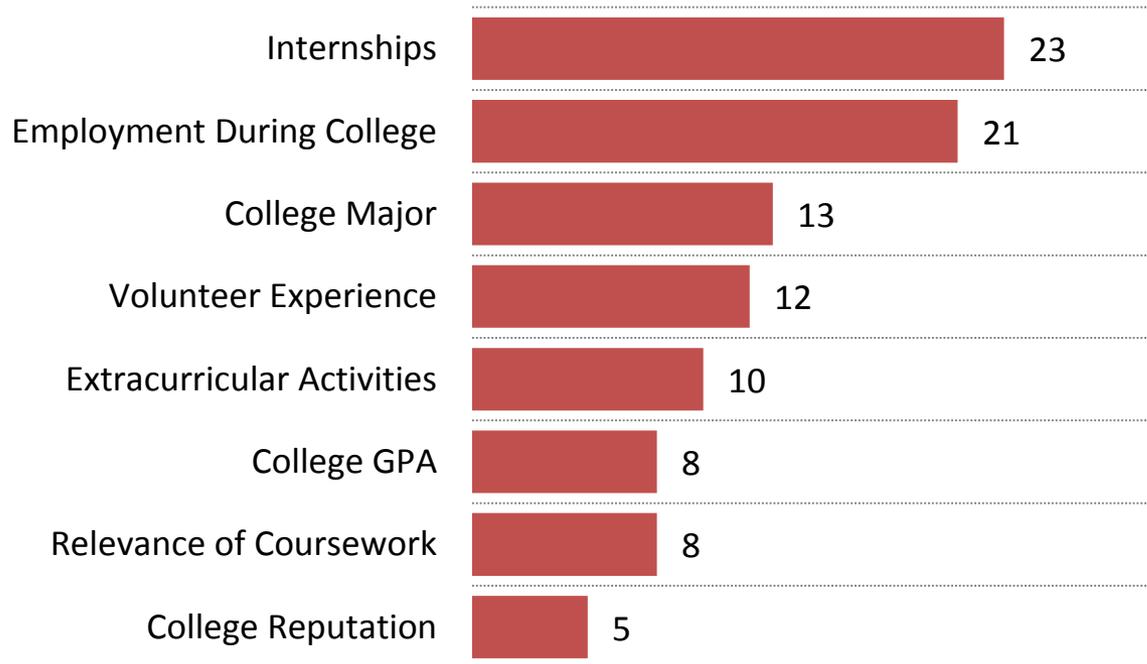


Note: Includes only degree-granting institutions that participated in Title IV federal financial aid programs

Source: U.S. Department of Education, National Center for Education Statistics, Higher Education General Information Survey as printed in the Wall Street Journal

Employer Priorities

Work experience tops the attributes companies look at when evaluating a recent college graduate for a job (on a scale of 1 to 100).



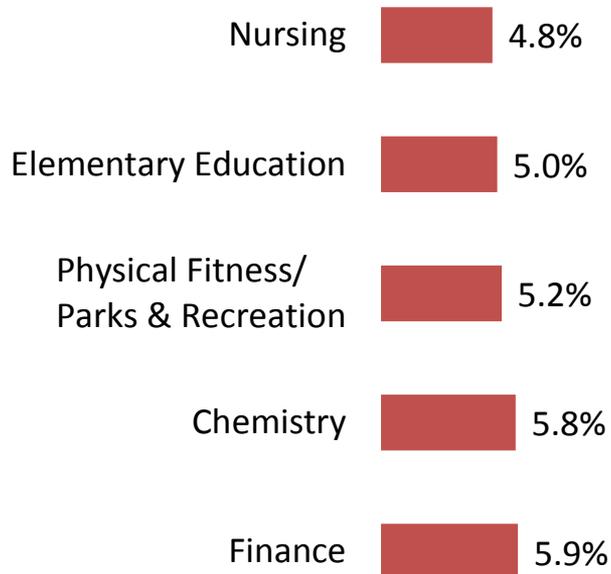
Note: Survey respondents were asked: How much weight do you give each of the following educational credentials when you evaluate a recent college graduate's resume? How much weight do you give each of the following types of experience when you evaluate a recent college graduate's resume to see if further discussions are warranted? (Weighted by importance of academic vs. experience on hiring of recent graduates to obtain and aggregate score.)

Source: Chronicle of Higher Education Survey of Employers as printed in the Wall Street Journal

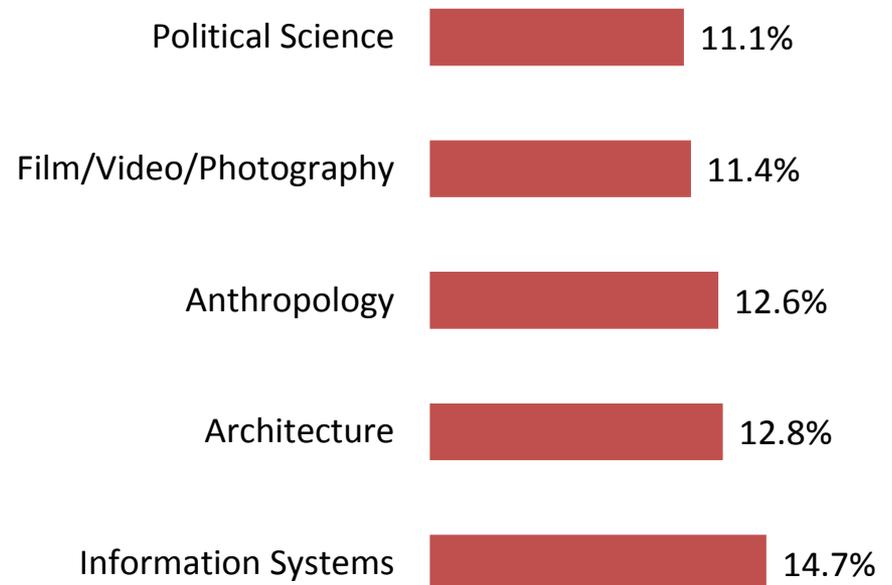
Who's Hiring

Graduates with nursing degrees are less likely to face unemployment compared with other professions.

Majors with the LOWEST unemployment rate:



Majors with the HIGHEST unemployment rate:



Source: Georgetown University Center on Education and the Workforce analysis of data from the Census Bureau's American Community Survey for 2010 and 2011 as printed in the Wall Street Journal

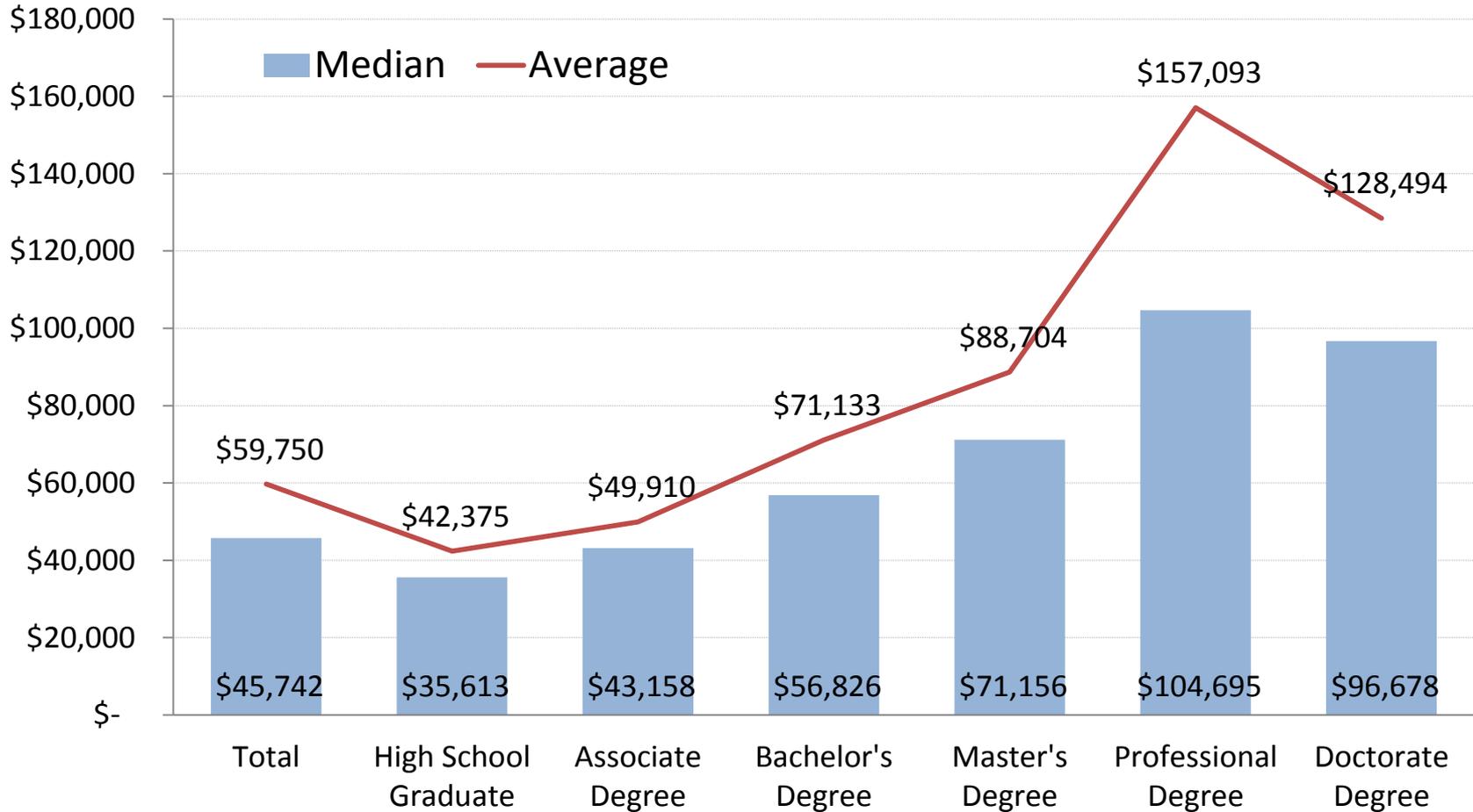
Total Money Earnings in 2012

	Average	Median
Total	\$59,750	\$45,742
Less Than 9 th Grade	26,633	22,452
9 th to 12 th Non-graduate	31,937	25,892
High School Graduate	42,375	35,613
Some College No Degree	50,162	40,786
Associate Degree	49,910	43,158
College	82,941	62,626
Bachelor's Degree	71,133	56,826
Master's Degree	88,704	71,156
Professional Degree	157,093	104,695
Doctorate Degree	128,494	96,678

Note: For those aged 25-64

Source: U.S. Census Bureau, Current Population Survey, 2013 Annual Social and Economic Supplement

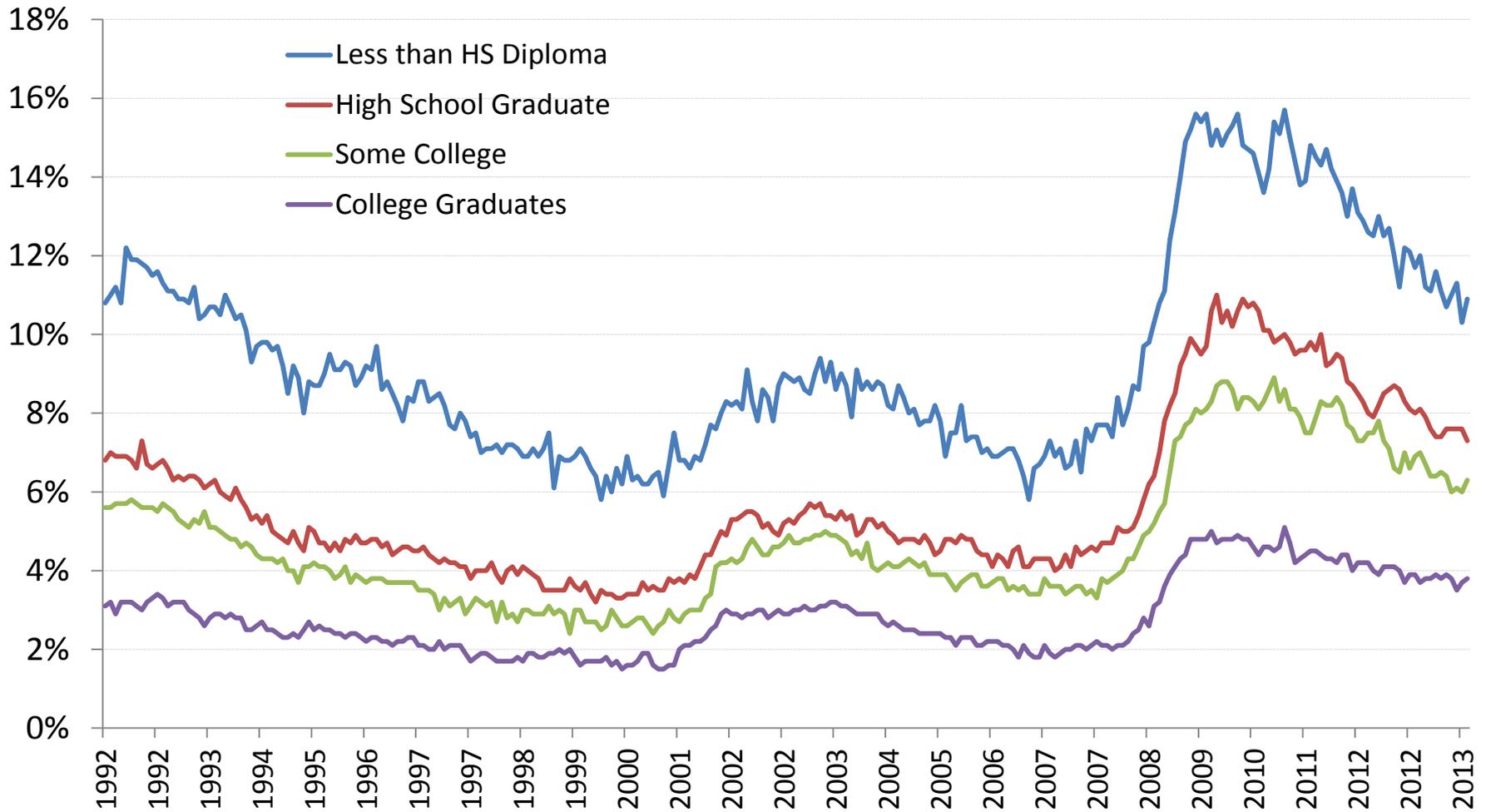
Total Earnings (Median & Average)



Note: For those aged 25-64

Source: U.S. Census Bureau, Current Population Survey, 2013 Annual Social and Economic Supplement

Unemployment Rates



Source: Bureau of Labor Statistics