



Cottey College is pleased to provide information regarding cohort default rates for Federal Direct Stafford Loans. This information is provided in compliance with the Higher Education Opportunity Act initially passed in 1965 and reauthorized in 2008.

A 3-year cohort default rate is the percentage of a school's borrowers who enter repayment on certain loans during a particular federal fiscal year (FY), October 1 to September 30, and default or meet other specified conditions prior to the end of the second following fiscal year.

Fiscal Year	Total Borrowers Entering Repayment	Number of Borrowers in Default	3 Year Default Rate	National Default Rate
2012	128	10	7.8%	11.8%
2013	124	10	8.0%	11.3%
2014	132	13	9.8%	11.5%
2015	131	5	3.8%	10.8%
2016	123	11	8.9%	10.1%

Questions related to this information should be directed to the Director of Financial Aid at (417) 667-8181 ext. 2192.