



**The following consumer information is provided by
National Tractor Trailer School.**

General information and information on financial aid programs may be obtained by calling or writing to:

<p>National Tractor Trailer School, Inc. 4650 Buckley Road Liverpool, New York 13088 (315) 451-2430 1-800-243-9300 www.ntts.edu</p>	<p>Or</p>	<p>National Tractor Trailer School, Inc. 175 Katherine Street Buffalo, New York 14210 (716) 849-6887 1-800-562-1332 www.ntts.edu</p>
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Follow us on Facebook; National Tractor Trailer School or scan our QR code to access our website



The Financial Aid Office is available to answer any additional questions that have not been addressed in this brochure. Please feel free to contact the office as often as necessary regarding your financial aid.

The Financial Aid Office hours are:

Monday through Friday	9 a.m.-5 p.m.
Saturday	by appointment

National Tractor Trailer School Inc. (NTTS) offers certificate programs for Commercial Drivers Licenses. Specific course outlines, objectives, and schedules are available in the Student Catalog along with a description of the facilities and equipment. Information on graduation rates, placement rates, and types of employment obtained can be obtained by contacting the school. Graduation rates are also displayed on the IPEDS College Navigatorsite:

<https://nces.ed.gov/collegenavigator/>

National Tractor Trailer is licensed by the New York State Department of Motor Vehicles. Accredited by the Accrediting Commission of Career Schools and Colleges, NTTS offers courses that are certified by the Professional Truck Driver Institute and is approved by the NYS Division of Veterans Affairs for the training of veterans and other eligible persons. For further information or to review copies of licenses, accreditations, and approvals, please contact the respective campus location at the numbers listed on page 1.

National Tractor Trailer School admits students who do not have a high school diploma or its equivalent. In limited cases, these students may be eligible for Title IV (financial aid) funds. Information is available from the Financial Aid Office.

COLLEGE FINANCING PLAN

NTTS provides to its prospective students' education benefits information that includes:

- Estimated Cost of Attendance
- Federal Pell Grant aid available
- Net cost after grants
- The students expected family contribution (EFC) as determined by the results of the FAFSA
- Federal loans available
- Information on the average amount students borrow at NTTS
- Graduation and default rates at the school

Students will receive the College Financing Plan from the Financial Aid Department.

NTTS is approved by the NYS Division of Veterans' Affairs for the training of veterans and other eligible persons.

If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans' Affairs. For example, the Post-9/11 GI Bill® provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill®.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill® benefits to you.

*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)

If you are a resident of New York State who had an Honorable discharge and received an Expeditionary Medal you may be eligible to receive the New York State Veterans Tuition Assistance Award.

For further information about your potential Federal Student Aid, please visit studentaid.gov.

I. FINANCIAL ASSISTANCE INFORMATION

A. Need-based and non-need based federal financial assistance that is available to students

William D. Ford Federal Direct Loan Programs

The following federal programs are available to assist eligible students in meeting the cost of attendance at the National Tractor Trailer School:

- Federal Direct Loan Program
 - Direct Subsidized Loan Program
 - Direct Unsubsidized Loan Program
 - Direct Parent Loan for Dependent Students (PLUS)
- Pell Grant*

*Only students enrolled in the Advanced Commercial Drivers Course may receive a Federal Pell Grant.

<u>Programs</u>	<u>Loan Types Available</u>
Advanced Commercial Drivers Course (602 hours, 24-week schedule)	Subsidized Loan Unsubsidized Loan PLUS Loan
Commercial Drivers Course (320 hours, 13-week schedule or 18-weekend schedule)	Subsidized Loan Unsubsidized Loan PLUS Loan

Maximum loan amounts are prorated when a student is enrolled in a program shorter than a full academic year.

Criteria for Determining Student's Eligibility

Estimated Family Contribution:

Based on your responses on the FAFSA (i.e. household size, number in college, income information, assets etc.), the federal government determines your family's financial strength or ability to contribute to the cost of your education. This is referred to as the Estimated Family Contribution (EFC). The EFC is a component of the formula that determines your Financial Need.

Financial Need

“Financial Need” is not synonymous with low income. Financial Need is the difference between the cost of attendance at NTTS and the EFC, which is determined by the FAFSA. Other financial assistance (i.e. Pell Grant, NYSVTA etc.) the student receives is also subtracted from the Cost of Attendance to determine financial need.

$$\begin{array}{l}
 \text{Cost of Attendance} \\
 - \text{Estimated Family Contribution} \\
 - \text{Resources/Estimated Financial Assistance} \\
 = \text{Financial Need}
 \end{array}$$

The Cost of Attendance includes direct costs like tuition and fees, and also indirect costs such as room and board, personal, and traveling expenses that are related to your training.

Academic Year

NTTS' programs are based on clock hours. An academic year is defined as 900 clock hours and 26 weeks in length. NTTS uses a borrower-based academic year (BBAY).

B. Need-based and non-need based state and local assistance programs, institutional assistance programs, and other private assistance programs that are available for each financial assistance program:

General Eligibility Requirements (Title IV)

In order to receive federal student aid all students must meet the general eligibility requirements:

- U.S citizen (natural), U.S. permanent resident or other eligible non-citizen
- Be enrolled, accepted, and making satisfactory progress in an eligible program
- Not currently in default on a previous Direct Loan or PLUS loan
- Must have a social security number to apply for federal student aid (exceptions found in Federal Student Aid Handbook)
- Complete a Free Application for Federal Student Aid (FAFSA)
- Possess a High School Diploma, its equivalent, or meet the one of the other eligibility conditions set forth by the Higher Education Act (HEA) for non-high school graduates.

Application Process

Financial Aid Interview:

Once you have determined that you want to apply for financial aid, you will need to learn about the various forms and applications required to determine eligibility for financial aid. For assistance in the application process, all students are encouraged to schedule an interview with the Financial Aid Office. Our staff will assist you in completing the necessary paperwork, and provide you with an estimate of the total amount of financial aid you are eligible to receive. A brief description of the application process follows:

1. Complete the Free Application for Federal Student Aid (FAFSA). The school code is 022878.
2. Apply for Federal Direct Loan (Direct Subsidized, Direct Unsubsidized, and/or Direct Plus).
- 3 Complete FAFSA Verification process if required.

Complete an on-line FAFSA at the <http://www.fafsa.gov/> website. Whenever possible, you should populate tax information from the IRS website using the IRS Data Retrieval Tool. Follow the FAFSA on-line instruction prompts for assistance. Sign the FAFSA electronically with your Federal Student Aid (FSA) ID and submit. If you do not already possess an FSA ID, follow the instructions on the FAFSA website to apply for one. Your responses to the FAFSA will determine your eligibility for all the Title IV federal financial aid programs that are available at NTTS.

Three days after you apply for your FSA ID, you may complete a Loan Agreement for a Subsidized/Unsubsidized Loan (MPN) by doing the following:

- a) Go the [https://studentloans.gov/my Direct Loan/index.action](https://studentloans.gov/my_Direct_Loan/index.action) website and sign in with your FSA ID.
- b) Click on Complete Master Promissory Note, or start Plus application.
- c) Click on Subsidized and Unsubsidized, or Parent Plus Application.
- d) Complete all Promissory Note information and submit.
- e) After submitting the loan application, you will be given the opportunity of viewing and printing the application.
- f) Print out a copy of the Federal Direct Loan and submit a copy to the Financial Aid Office at National Tractor Trailer School.
- g) Upon student's and/or parent's completion of the financial aid process, and acceptance at the school, the financial aid office will certify and process the Federal Direct Loan(s) and or Plus Loans.

Upon completion of the FAFSA, the school receives an Institutional Student Information Record (ISIR). The ISIR indicates if the application has been chosen for verification. If selected, the following will be verified:

Tax Filer Verification Items

Adjusted gross income

U.S. income tax paid

Untaxed portion of IRA distributions

Untaxed portion of pensions

IRA deductions and payments

Tax-exempt interest income

Education credits

Household size

Number in College

High School Completion/Equivalency-diploma or transcript (if V4)

Non-Tax Filer Verification Items

Income earned from work (need W2's)

Household size

Number in college

High School Completion/Equivalency-diploma or transcript (if V4)

A student must complete the verification process within 45 days. If the process is not completed within the stipulated time frame, the student forfeits his/her financial aid eligibility.

Federal Direct Loan Programs

The Direct Subsidized Loan Program is a need-based program. Eligibility for the Subsidized Loan is determined by completing the Free Application for Federal Student Aid (FAFSA). The formula for determining eligibility is defined under the section entitled "Financial Need".

The law restricts the period of time for which a borrower may receive subsidized loans to 150 percent of the published length of the student's current educational program. Once the student reaches that limit, he or she may borrow only unsubsidized loans, and interest begins to accrue on the student's outstanding subsidized loan. Unlike the Subsidized Loan Program, the Unsubsidized Loan is not need based. Eligibility is determined by subtracting all financial assistance from the Cost of Attendance. A dependent student whose parent was denied a PLUS loan may receive the maximum Subsidized and Unsubsidized amounts.

The Federal Government is also monitoring Federal Direct Loan borrowing by students over their previous four award years and, as a result, some students may be asked to prove completion of academic credits at their previous institutions.

The U.S. Department of Education determines the interest rate on all Federal Direct loans. Both Direct Subsidized and Direct Unsubsidized loans have a fixed interest rate of 4.99%. The government pays the interest accumulating on Direct Subsidized loans while you are enrolled and for six months after you graduate or drop below half-time enrollment. You pay all interest charged over the course of your loan term with a Direct Unsubsidized loan. Repayment begins on both Direct Subsidized and Direct Unsubsidized loans six months after you graduate or drop below half-time enrollment.

For Direct student loans disbursed after October 1, 2020 the origination fee is 1.057%.

New borrowers whose first disbursements are made on or after July 1, 1993 are eligible for the following deferment options:

- In School Deferment – while you are enrolled at least half-time at an eligible college or career school;
- Graduate Fellowship Deferment – while you are enrolled in an approved graduate fellowship program;
- Rehabilitation Training Program Deferment – while you are enrolled in an approved rehabilitation training program for the disabled;
- Unemployment Deferment – while you are unemployed or unable to find full-time employment;
- Economic Hardship Deferment – while you are experiencing economic hardship or serving in the Peace Corps;
- Military Service and Post-Active Duty Student Deferment – while you are on active duty military service in connection with a war, military operation, or national emergency OR if you were on active duty military service in connection with a war, military operation, or national emergency, for the 13 month period following the conclusion of that service, or until you return to college or career school on at least a half-time basis, whichever is earlier.

Lifetime Direct Loan limits

Undergraduate Dependent - \$31,000 (Up to \$23,000 may be subsidized)

Undergraduate Independent - \$57,500 (Up to \$23,000 may be subsidized)

Annual Loan limits*

	<u>602 clock hour course</u>	<u>320 clock hour course</u>
Independent	\$6365	\$3420
Dependent	\$3685	\$1980

*A portion of your Loan may be eligible for a government subsidy.

Federal Direct Plus Loan Program

All parents and stepparents are eligible, regardless of income, to borrow a PLUS loan providing they meet credit criteria. The amount a parent may borrow is determined by subtracting estimated financial assistance from the cost of attendance.

The Direct Plus Loan interest rate is a fixed rate of 7.54%. A parent borrower is responsible for paying the interest that accrues while the student is in school, and during any periods that the lender has granted forbearance on the loan. Repayment begins 60 days after the funds are fully disbursed and borrowers may take up to ten years to repay. You may postpone repayment while the beneficiary student remains enrolled at least half-time and for an additional six months afterward.

For Direct Plus loans disbursed after October 1, 2020 the origination fee is 4.228%.

The minimum repayment amount is a total of \$600 per year. The monthly payment amount must be at least equal to the amount of interest due. Deferments for PLUS Loans are currently the same as described above for Direct Loan borrowers.

Federal Pell Grant Program

A student's eligibility for the Pell Grant program is determined by the FAFSA. The maximum Pell amounts must be prorated when the student is enrolled in a program shorter than a full academic year. Only those students in the Advanced Commercial Drivers Course are eligible to participate.

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding. This is referred to as "Lifetime Eligibility Used" or "LEU". Once you receive six years or 600% of your Pell funding, you will not be eligible to receive any additional Pell grants.

The Federal government is also monitoring Pell grant usage over the previous four award years to determine potential Unusual Enrollment History or "UEH". Some students may be asked to prove completion of academic credits at their previous institutions.

Veterans' Benefits

The Advanced Commercial Drivers Course, Commercial Drivers Course, and Heavy Truck Driver Course are approved by the NYS Division of Veterans' Affairs for the training of veterans and other eligible persons. Qualified individuals who are enrolled in these programs may receive Veterans' Education benefits.

The Veterans Tuition Award is available through New York State Higher Education Services Corporation (HESC) to eligible persons in the Advanced Commercial Drivers Course and Commercial Drivers Course only.

Alternative Loans

Alternative loans are private loans that help bridge the gap between the actual cost of your education and the amount the government allows you to borrow in its program. Private lenders offer these loans and there are no federal forms to complete.

One Stop Career Centers

The Workforce Innovation and Opportunity Act (WIOA) was passed on July 22, 2014. It supersedes titles I and II of the Workforce Investment Act of 1998, and amends the Wagner-Peyser Act and Rehabilitation Act Of 1973. The law went into effect on July 1, 2015. This Act offers a comprehensive range of workforce development activities through statewide and local organizations. Available workforce development activities provided in local communities can benefit job seekers, laid off workers, youth, incumbent workers, new entrants to the workforce, veterans, persons with disabilities, and employers. Training Services are available to eligible individuals who have met the requirements for intensive services and have not been able to obtain or keep employment. Individual Training Accounts are established to finance training based upon the individual's choice of selected training programs.

C. Rights and responsibilities of students receiving assistance, including criteria for continuing eligibility in each program

Direct Loan Borrowers Rights and Responsibilities

Your student loan rights and responsibilities are communicated to you during federally mandated instruction periods (student loan entrance and exit counseling), during your financial aid interview, and via correspondence you receive from NTTS while attending NTTS and after graduation or withdrawal.

The information that you will receive includes the following:

- 1) Maximum Loan Amounts
- 2) Loan Proceeds (allowed expenses and disbursal)
- 3) Necessity of notifying school and lender of certain changes in status (i.e. enrollment status, change of address etc.)
- 4) Effect of Loans on other Student Aid
- 5) Interest rate
- 6) Cost of Deferring Interest Payments
- 7) Default (definition and consequences)
- 8) Credit Bureau Notification Loan
- 9) Special Repayment Arrangements
- 10) Loan Cancellation
- 11) Deferments (definition and types)
- 12) Forbearance (definition and conditions)
- 13) National Student Loan Database System's (NSLDS) contact information
- 14) Contact Information for Federal Direct Loans
- 15) Loan Consolidation

The Office of the Ombudsman is available to assist you with your student loan questions. You may contact the Student Loan Ombudsman's Office at:

Via on-line assistance: <http://studentaid.gov/repay-loans/disputes/prepare>

Via Telephone: 1-877-557-2575

Via Fax: 606-396-4821

Via Mail: U.S. Department of Education
FSA Ombudsman Group
PO Box 1843
Monticello, KY 42633

Students may access their student loan history using the National Student Loan Data System (NSLDS) at www.nsls.ed.gov.

The Department of Education offers an online, interactive loan counseling tool, the Financial Awareness Counseling Tool (FACT) which helps the student and families better manage their finances and understand their obligation as borrowers. To take advantage of this resource, visit the Financial Awareness Counseling Tool on the StudentLoans.gov website.

Refunds

The following explains NTTS' policies on refunds should your training at NTTS be terminated:

1. The amount of tuition and fees charged for your payment period is defined in the school catalog.
2. NTTS refunds unearned tuition, fees, room and board, and other charges in the manner described in the catalog. In the event of a withdrawal, charges are prorated according to the student's scheduled hours of attendance and payment period.
3. For each Title IV aid recipient who withdraws, the school must calculate the amount of the Title IV aid the student has earned. The amount is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the day the student withdrew, by the total number of hours in the same period. The school must return any portion of unearned Title IV funds for which the school is responsible. The student (or parent, in the case of a PLUS loan) must repay any unearned funds that the school did not return according to the normal terms of the loan.

If a student has completed more than 60% of the period, he or she is considered to have earned 100% of the Title IV loan aid received for the period. In this case, no funds need to be returned to Title IV aid programs. However, in the event of a refund based on the withdrawal calculation, the Title IV Funds will be returned first in order to reduce the student's loan debt.

4. Once the Title IV refund amount has been determined, NTTS will refund to the Direct Loan program the amount based on the following federally mandated order: 1) Unsubsidized Direct Loan 2) Subsidized Direct Loan 3) PLUS Loan and 4) Pell Grants. The refund will be returned no later than 45 days after the date of determination that the student withdrew.

D. How and when financial assistance will be disbursed.

Student Loan Disbursements

Loan proceeds are disbursed in two payments. The first disbursement occurs on the 5th day of the course and the second disbursement occurs upon completion of one half of the program's clock hours and one half of the total weeks of the program.

For the 320-clock hour program that is 13 weeks in length, there is only one payment period and one disbursement which occurs on the 5th day. For the 320-clock hour program that is 18-weekends in length, the second disbursement occurs during the tenth week and after completion of 160 hours of training. For the 602-clock hour program that is 24 weeks in length, the second disbursement occurs during the thirteenth week and after completion of 301 hours of training. A student must be making satisfactory academic progress for the proceeds to be disbursed.

Direct Loans are received from the United States Department of Education through the Department of Education e-Grant website. At the time of the loan disbursement, the student must be in compliance with the General Eligibility Requirements for Student Financial Assistance as previously noted.

Both the student and parent loan borrower may cancel all or part of the loan proceeds. The written notification to cancel all or part of a loan must be given to the Financial Aid Office within fourteen days of notification of disbursal. The student and parent borrower are informed of this right on the “Financial Aid Award Notification” and “Disbursement Notification” forms.

Pell Grant Disbursements

Pell proceeds are disbursed in two disbursements. The first disbursement occurs on the 5th day of the course, and the second disbursement occurs upon completion of one half of the clock hours (three hundred and one clock hours of training) and during the thirteenth week of the course for the 18-weekend program and during the thirteenth week of the course for the 24 week program. A student must be making satisfactory academic progress for the Pell proceeds to be disbursed.

Pell proceeds are received from the United States Department of Education through the Department of Education e-Grant website. At the time of disbursal of Pell proceeds, the student must be in compliance with the General Eligibility Requirements for Student Financial Assistance as previously noted.

E. Criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may re-establish eligibility for federal financial assistance.

Satisfactory Progress

As noted under General Eligibility Requirements, a student must be making satisfactory academic progress in his/her training program before funds can be disbursed. Please refer to the NTTS catalog pages 17-23 for a complete explanation.

II. GENERAL INFORMATION ABOUT THE SCHOOL

Net Price Calculator

<https://ntts.edu/Calculator/npcalc.htm>

The purpose of the Net Price Calculator is to help current and prospective students, families, and other consumers estimate the individual net price of NTTS. The calculator uses data to provide an estimated net price that can be tailored to a student's individual circumstances.

- A. Cost of Attendance is the estimate of tuition and fees, the cost of room and board or living expenses (if you are living off campus), supplies, transportation, loan fees, and miscellaneous expenses.**

	INDEPENDENT STUDENTS - FULL TIME - 24 WEEK COURSE		
	Months in Program	Monthly Allowance	Budget
Tuition and Fees*	6 months		\$10,975
Personal Expenses	6 months	\$428/month	3,594
Room and Board	6 months	\$442/month	4,212
Transportation	37 miles one way x .585/mile = 21.65 x 8 trips / week x 24 weeks		5,196
		TOTAL	\$23,977

*per lesson hour charge \$18.23

INDEPENDENT STUDENTS - FULL TIME - 13 WEEK COURSE			
	Months in Program	Monthly Allowance	Budget
Tuition and Fees*	3 months		\$9,590
Personal Expenses	3 months	\$428/month	1,797
Room and Board	3 months	\$442/month	2,106
Transportation	37 miles one way x .585/mile = 21.65 x 10 trips / week x 13 weeks		2,814.50
		TOTAL	\$16,307.50

*per Lesson Hour Charge \$29.97

INDEPENDENT STUDENTS – PART TIME - 18 WEEKEND COURSE			
	Months in Program	Monthly Allowance	Budget
Tuition and Fees*	4.5 months		\$9,590
Personal Expenses	4.5 months	\$623/month	2,695.50
Room and Board	4.5 months	\$653/month	3159
Transportation	37 miles one way x .585/mile = 21.65 x 4 trips / week x 18		1,558.80
		TOTAL	\$17,003.30

*per Lesson Hour Charge \$29.97

Advanced Commercial Drivers Course - \$10,975.00

Tuition includes one each: CDL Written Knowledge test fee (permit), CDL Skills test fee (road test), DOT Physical and Drug Test, MVR, Insurance, and all other classroom materials.

Commercial Drivers Course - \$9,590.00

Tuition includes one each: CDL Written Knowledge test fee (permit), CDL Skills test fee (road test), DOT Physical and Drug Test, MVR, Insurance, and all other classroom materials.

Heavy Truck Driver Course - \$4,390.00

Tuition includes one each: CDL Written Knowledge test fee (permit), CDL Skills test fee (road test), DOT Physical and Drug Test, MVR, Insurance, and all other classroom materials.

SUMMARY OF OTHER COSTS:

Application Fee \$25.00

CDL Licensing Fee \$164.50 (prorated to current license expiration date) (Good for eight (8) years) **Payable to Commissioner of Motor Vehicles

All fees listed in this are current as of publication date. Fees may change without notice

MEDIAN LOAN DEBT AND LOAN CALCULATIONS FOR STUDENTS IN THE 24 WEEK COURSE

Loan Balance:	\$6,365.00
Loan Interest Rate:	4.99%
Loan Fees:	1.057%
Loan Term:	10 years
Minimum Payment:	\$50.00
Monthly Loan Payment:	\$68.20
Number of Payments:	120
Cumulative Payments:	\$8,184.39
Total Interest Paid:	\$1,751.20

MEDIAN LOAN DEBT AND LOAN CALCULATIONS FOR STUDENTS IN THE 13 WEEK OR 18-WEEKEND COURSES

Loan Balance:	\$3,420.00
Loan Interest Rate:	4.99%
Loan Fees:	1.057%
Loan Term:	6.5 years
Minimum Payment:	\$50.00
Monthly Loan Payment:	\$51.98
Number of Payments:	78
Cumulative Payments:	\$4,054.62
Total Interest Paid:	\$597.98

B. A list of the faculty and other instructional personnel

Liverpool Instructional Staff:

Donald	Curtis
Josephine	Godfrey
James	Fairbank
James	Finsterwalder
Jon	Lutz
John	McCann
Ronald	Regan
Gina	Vincent
Jose	Gonzalez
Arthur	Bielass
Jason	Kelly
Perez	Lee
Scott	Harvey
Eric	Grant
Patrick	Jordan
Concetta	Schifilliti
Jackie	Silvester

Buffalo Instructional Staff:

Donald	Frazer
Frank	Symon
Henry	Loucks
Richard	Lobaugh
Robert	Williams

C. Student Body Diversity

1. Percentage of enrolled, full-time students receiving PELL (2020/2021 award year) by gender
 - a. Male – 92%
 - b. Female – 8%

2. Percentage of enrolled, full-time students receiving PELL (2020/2021 award year) by ethnicity
 - a. White – 48%
 - b. Black – 30%
 - c. Hispanic/Latino – 9%
 - d. American Indian or Alaska Native – 1%
 - e. Asian – 4%
 - f. Race and ethnicity unknown – 8%

3. Ethnicity by gender of enrolled, full-time students receiving PELL (2020/2021 award year)
 - a. Male
 - i. White – 48%
 - ii. Black – 30%
 - iii. Hispanic/Latino – 9%
 - iv. American Indian or Alaska Native – 1%
 - v. Asian – 4%
 - vi. Race and Ethnicity Unknown – 8%

- b. Female
 - i. White – 64%
 - ii. Black – 23%
 - iii. Hispanic/Latino – 9%
 - iv. American Indian or Alaska Native – 0%
 - v. Asian – 0%
 - vi. Race and Ethnicity Unknown – 4%

C. Cohort Default Rate Information

Fiscal Year 2019-3 year rate (COVID-19 began)

Number of borrowers entering repayment 278

Number of borrowers who entered repayment and defaulted 4

Official Cohort Default Rate 1.4%

Fiscal Year 2018-3 year rate

Number of borrowers entering repayment 294

Number of borrowers who entered repayment and defaulted 29

Official Cohort Default Rate 9.8%

Fiscal Year 2017-3 year rate

Number of borrowers entering repayment 349

Number of borrowers who entered repayment and defaulted 43

Official Cohort Default Rate 12.3%

Fiscal Year 2016-3 year rate

Number of borrowers entering repayment 378

Number of borrowers who entered repayment and defaulted 42

Official Cohort Default Rate 11.1%

Fiscal Year 2015-3 year rate

Number of borrowers entering repayment 433

Number of borrowers who entered repayment and defaulted 57

Official Cohort Default Rate 13.1%