

UTEP participates in the Federal Direct Loan Program which consists of the Subsidized, Unsubsidized and PLUS student loans. At UTEP, for FY 2018, 58.26% of undergraduate students receiving financial aid borrow a federal student loan(s) to assist with their educational expenses. The average undergraduate student debt is \$15,274.

**Official Cohort Default Rate (CDR)**

A cohort default rate is the percentage of a postsecondary school's borrowers who enter repayment on certain Federal Family Education Loans (FFEL) or William D. Ford Federal Direct Loans (Direct Loan) during a particular federal fiscal year (FY), October 1 to September 30; and default/do not repay the student loan(s) prior to the end of the second following fiscal year. Most recent Official Student Loan Cohort Default Rate for UTEP:

<b>FY 2018</b>	
National Average CDR	UTEP CDR
7.3%	7.1%