



Cohort Default Rate

A cohort default rate is a percentage of a school's borrowers who enter loan repayment during a specific federal fiscal year, (October 1 to September 30), and default before the end of the following fiscal year. Default occurs when a borrower fails to make a payment for 240 days.

As shown in the table below, UWS's most recent cohort default rate for fiscal year 2023 (October 1, 2022, to September 30, 2023) is consistent with the national average. This result occurred during a period affected by the federal student loan payment pause implemented during the COVID-19 pandemic. All UWS students who receive U.S. federal financial aid are eligible to participate in exit counseling, which provides information about repayment options and loan repayment responsibilities

Cohort Default Rate for Fiscal Year 2023	
UWS	0.0%
National	0.4%

To learn more about repaying loans, please visit studentaid.gov.