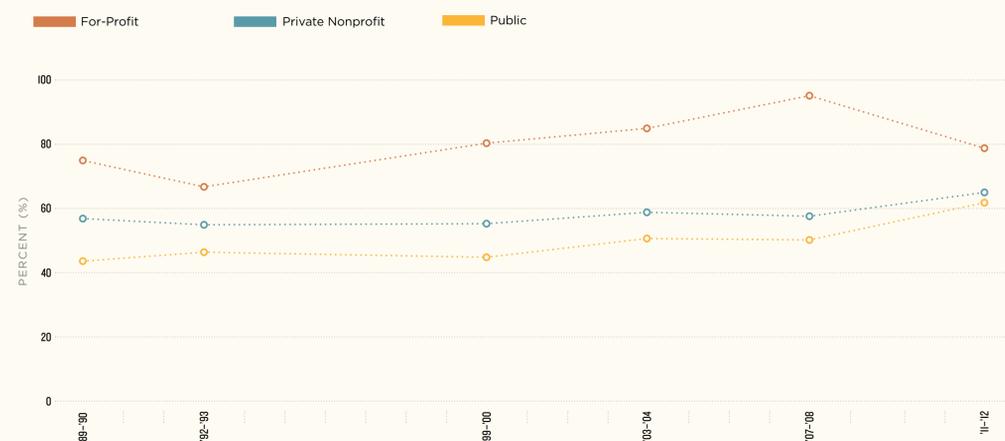


Breaking Down Student Debt

The story of student debt has grabbed national headlines, but most news reports don't tell the whole story. Compared to the average debt incurred by students of for-profit institutions, most UCF graduates face a far brighter future thanks to the university's strong educational value and programs focused on fiscal responsibility and financial freedom.

BORROWING TRENDS

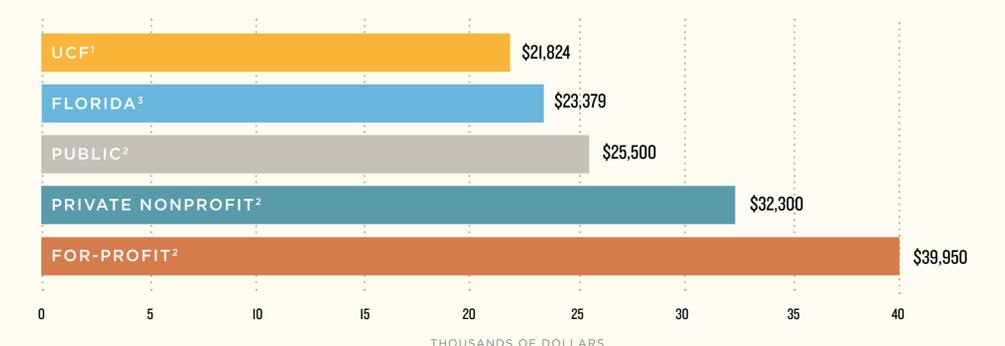
The percentage of undergraduates receiving student loans varies greatly between for-profit, private nonprofit and public institutions, such as UCF.



*National Postsecondary Student Aid Study, U.S. Department of Education, 1991, 1995, 2001, 2005, 2009, 2013

DEBT IN CONTEXT

Where average debt is concerned, the type of undergraduate institution a student attends matters.

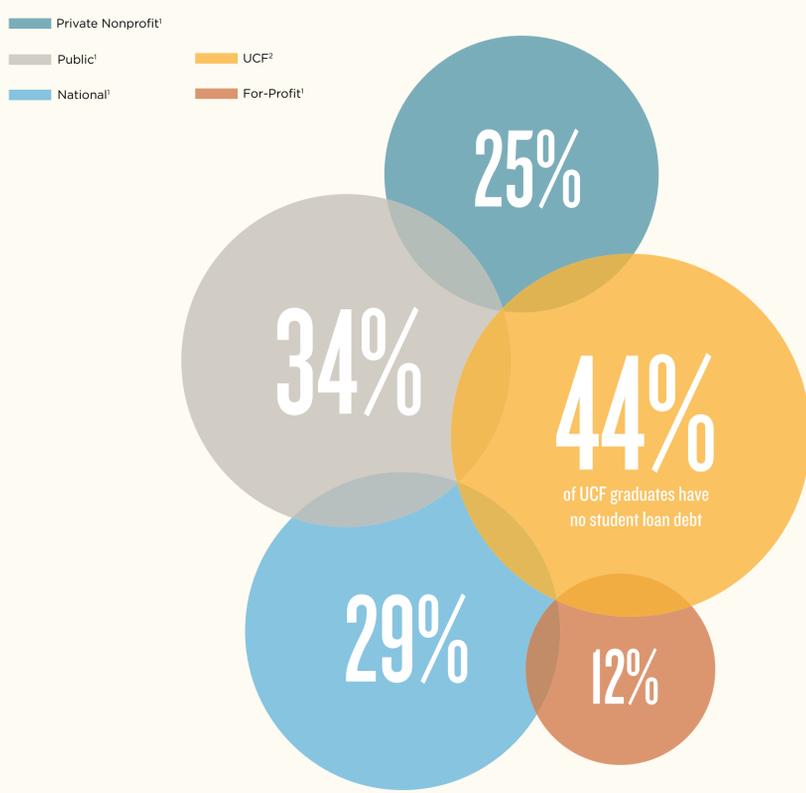


2012 data for for-profit, private and public universities, 2014-15 data for Florida, and 2016 for UCF

¹UCF Office of Student Financial Assistance, 2016; ²Quick Facts About Student Debt, The Institute for College Access & Success, 2014; ³Student Debt and the Class of 2015, The Institute for College Access & Success, 2016

BRIGHTER FUTURES

Nearly half of UCF undergraduates carry no debt when they graduate.

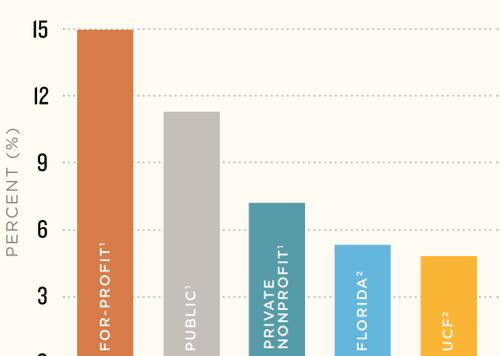


2012 data for national, for-profit, private and public universities, 2014-15 data for UCF

¹Quick Facts About Student Debt, The Institute for College Access & Success, 2014; ²UCF Institutional Knowledge Management, 2016

RELATIVE CONSEQUENCES

Student loan default rates also correlate to the type of institution.



2012-13 cohort data for for-profit, private and public universities, 2012-15 preliminary data for State University System of Florida and UCF

¹U.S. Department of Education, 2016; ²Florida Board of Governors System Survey of University Work Plans, 2016 (Preliminary data)

A CLEAR COMPARISON

When compared to national averages, UCF graduates owe less debt overall.



¹UCF Institutional Knowledge Management, ²2016 Association of Public and Land-grant Universities, 2015

74%

of UCF graduates who responded to a recent survey are working full time for an employer or themselves, which is linked to **higher productivity** and **well-being**

TEACHING RESPONSIBLE BORROWING

The Centsible Knights financial literacy program was created to help students make better decisions about money. UCF's Office of Student Financial Assistance offers a wide variety of training and tools.

TOPICS INCLUDE:



Healthy Spending



Student Loan Management



Protecting Your Credit



Planning Investments



Saving for Your Future



Understanding Your Earnings

“

My experience, the faculty and people who have helped me — it's been invaluable.”

— Bryce Nelson, a first-generation UCF marketing student who used Student Financial Assistance counseling, financial aid and work-study opportunities to earn an education with minimal debt.



“

Responsible borrowing allows students, who might not otherwise be able to pay for their education, to invest in their future. So we teach our students to borrow smart.”

— A. Dale Whittaker, provost and executive vice president



To learn more:
finaid.ucf.edu/financial-literacy



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