6-D. VSC Graduates with Debt by College and Degree Earned

HCS - 5/15/12

all 2009 - Spring 2010	<u>CCV</u>	<u>CSC</u>	<u>JSC</u>	LSC	<u>VTC</u>	VSC
Total Number of Graduates	471	406	360	236	455	1,928
Associates	471	47	***	29	371	918
Baccalaureate		334	281	201	84	900
Masters		25	76	6		107
Number with Debt	302	328	281	193	361	1,465
Associates	302	40	***	25	297	664
Baccalaureate		275	226	163	64	728
Masters		13	53	5		71
% of Total Grads with Debt	64.1%	80.8%	78.1%	81.8%	79.3%	76.0%
Associates	64.1%	85.1%	***	86.2%	80.1%	72.3%
Baccalaureate		82.3%	80.4%	81.1%	76.2%	80.9%
Masters		52.0%	69.7%	83.3%		66.4%
Average Debt Amount of graduates with debt	\$13,101	\$26,260	\$28,568	\$26,903	\$21,589	\$22,924
Associates	\$13,101	\$26,958	***	\$23,220	\$20,149	\$17,451
Baccalaureate	φ13,101	\$26,172	\$26,464	\$27,905	\$28,270	\$26,835
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Masters		\$25,955	\$38,181	\$12,623		\$34,142
Masters all 2010 - Spring 2011	<u>ccv</u>	\$25,955 <u>CSC</u>	\$38,181 <u>JSC</u>	\$12,623 <u>LSC</u>	VTC	\$34,142
	<u>CCV</u> 517				<u>VTC</u> 467	
all 2010 - Spring 2011		<u>CSC</u>	JSC	LSC		VSC
all 2010 - Spring 2011 Total Number of Graduates	517	<u>CSC</u> 410	<u>JSC</u> 407	LSC 228 22 200	467	<u>VSC</u> 2,029
all 2010 - Spring 2011 Total Number of Graduates Associates	517	<u>CSC</u> 410 55	<u>JSC</u> 407	LSC 228 22	467 340	<u>VSC</u> 2,029 934
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate	517	<u>CSC</u> 410 55 329	<u>JSC</u> 407 *** 338	LSC 228 22 200	467 340	<u>VSC</u> 2,029 934 994
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters	517 517	<u>CSC</u> 410 55 329 26	<u>JSC</u> 407 *** 338 61	LSC 228 22 200 ***	467 340 127	<u>VSC</u> 2,029 934 994 87
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt	517 517 317	<u>CSC</u> 410 55 329 26 301	<u>JSC</u> 407 *** 338 61 320	LSC 228 22 200 ***	467 340 127 355	<u>VSC</u> 2,029 934 994 87 1,476
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates	517 517 317	<u>CSC</u> 410 55 329 26 <u>301</u> 47	<u>JSC</u> 407 *** 338 61 320 ***	LSC 228 22 200 *** 183 17	467 340 127 355 254	<u>VSC</u> 2,029 934 994 87 1,476 639
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates Baccalaureate	517 517 317	CSC 410 55 329 26 301 47 244	<u>JSC</u> 407 *** 338 61 320 *** 276	LSC 228 22 200 *** 183 17 162	467 340 127 355 254	VSC 2,029 934 994 87 1,476 639 783
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates Baccalaureate Masters	517 517 317 317	CSC 410 55 329 26 301 47 244 10	<u>JSC</u> 407 *** 338 61 320 *** 276 40	LSC 228 22 200 **** 183 17 162 ***	467 340 127 355 254 101	<u>VSC</u> 2,029 934 994 87 1,476 639 783 50
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates Baccalaureate Masters	<u>517</u> 517 <u>317</u> 317 61.3%	<u>CSC</u> 410 55 329 26 301 47 244 10 73.4%	<u>JSC</u> 407 *** 338 61 320 *** 276 40 78.6%	LSC 228 200 **** 183 17 162 **** 80.3%	467 340 127 355 254 101 76.0%	<u>VSC</u> 2,029 934 994 87 1,476 639 783 50 72.7%
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates Baccalaureate Masters Masters	<u>517</u> 517 <u>317</u> 317 61.3%	CSC 410 55 329 26 301 47 244 10 73.4% 85.5%	<u>JSC</u> 407 *** 338 61 320 *** 276 40 78.6%	LSC 228 22 200 **** 183 17 162 *** 80.3% 77.3%	467 340 127 355 254 101 76.0% 74.7%	VSC 2,029 934 994 87 1,476 639 783 50 72.7% 68.4%
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates Baccalaureate Masters Masters Associates Baccalaureate Masters	<u>517</u> 517 <u>317</u> 317 <u>61.3%</u>	CSC 410 55 329 26 301 47 244 10 73.4% 85.5% 74.2% 38.5%	<u>ل</u> 407 **** 338 61 320 **** 276 40 78.6% **** 81.7% 65.6%	LSC 228 22 200 **** 183 17 162 **** 80.3% 81.0% ***	467 340 127 355 254 101 76.0% 74.7% 79.5%	<u>VSC</u> 2,029 934 994 87 1,476 639 783 50 783 50 783 50 78.8% 68.4% 78.8% 57.5%
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates Baccalaureate Masters Masters Masters Associates Masters	517 517 317 317 61.3% \$15,740	CSC 410 55 329 26 301 47 244 10 73.4% 85.5% 74.2% 38.5% \$26,841	<u>JSC</u> 407 **** 338 61 320 **** 276 40 78.6% **** 81.7% 65.6%	LSC 228 22 200 **** 183 17 162 **** 80.3% 77.3% 81.0% ****	467 340 127 355 254 101 76.0% 74.7% 79.5% \$24,267	<u>VSC</u> 2,029 934 994 87 1,476 639 783 50 72.7% 68.4% 78.8% 57.5%
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates Baccalaureate Masters Masters Associates Baccalaureate Masters Baccalaureate Masters	<u>517</u> 517 <u>317</u> 317 <u>61.3%</u>	CSC 410 55 329 26 301 47 244 10 73.4% 85.5% 74.2% 38.5% \$26,841 \$26,201	<u>ل JSC 407 **** 338 61 320 **** 276 40 78.6% **** 81.7% 65.6% \$30,498 </u>	LSC 228 22 200 **** 183 17 162 **** 80.3% 77.3% 81.0% **** \$27,578 \$21,924	467 340 127 355 254 101 76.0% 74.7% 79.5% \$24,267 \$22,824	<u>VSC</u> 2,029 934 994 87 1,476 639 783 50 72.7% 68.4% 78.8% 57.5% \$24,722 \$19,549
all 2010 - Spring 2011 Total Number of Graduates Associates Baccalaureate Masters Number with Debt Associates Baccalaureate Masters Masters Masters Associates Masters	517 517 317 317 61.3% \$15,740	CSC 410 55 329 26 301 47 244 10 73.4% 85.5% 74.2% 38.5% \$26,841	<u>JSC</u> 407 **** 338 61 320 **** 276 40 78.6% **** 81.7% 65.6% \$30,498	LSC 228 22 200 **** 183 17 162 **** 80.3% 77.3% 81.0% ****	467 340 127 355 254 101 76.0% 74.7% 79.5% \$24,267	<u>VSC</u> 2,029 934 994 87 1,476 639 783 50 72.7% 68.4% 78.8% 57.5%

Report Summary

This report indicates the number of students earning an Associate, Baccalaureate or Master's degree at each college during a given academic year, the percentage of these students graduating with debt, and the total debt load of these students at the time they graduate. (This includes Subsidized Stafford, Unsubsidized Stafford, and Alternative Loans.) PLUS Loans, taken out by parents, are not included in these calculations. Using this information the average debt of graduates with debt at each college is calculated by dividing the total debt amount by the number of graduates with debt.

It should be noted that these figures may also include debt incurred by VSC graduates for prior attendance at colleges external to the VSC.

*** When the number of graduates with VSAC loans is less than 5 in any category, student counts and average debt amount are not included in order to protect the privacy of these students.

Definitions

Debt: Debt that is generated by a student when they take out loan(s) to pay their college tuition bill(s) through VSAC, the Vermont Student Assistance Corporation, or through the college they are attending. This includes both Stafford debt and Alternative Debt.

Source of Data on Loans: All data for the 2009-10 graduates was provided by The Vermont Student Assistance Corporation, Robert M. Walsh, Research Analyst. Because VSAC did not handle federal loans for the 2010-11 academic year, those loan amounts were extracted from Colleague and provided to VSAC for the calculation of debt for 2010-11 graduates.