Questions

1. Is there a correlation between student loan defaults and the location of the university?
2. Is there a greater chance of students defaulting on student loans if they graduate or do not graduate?
3. What is the default % across the country (is there a difference in certain regions of the country)?

**DON’T FORGET RANDOM OF 500 (OVER 7000 RECORDS IN DB)**

I NEED TO ADD ACADEMIC YEAR!!!!! 2017 – 2018 PER MOST RECENT COHORT MAP

**Tables**

Institutions

|  |  |  |  |
| --- | --- | --- | --- |
| UNITID (Primary Key) | INTEGER | NOT NULL | Name of University/College |
| STABBR | TEXT | NOT NULL | State |
| UG | TEXT | NOT NULL | # of undergrads |

Demographics

|  |  |  |  |
| --- | --- | --- | --- |
| UNITID | INTEGER | NOT NULL | PRIMARY KEY |
| RET\_FT4 | FLOAT | NOT NULL | Retention rate for full time four year institutions |
| RET\_FTL4 | FLOAT | NOT NULL | retention rate for full time < four year institution |
| CDR3 | FLOAT | NOT NULL | Cohort default rate for 3 year period |
| RPY\_1YR | FLOAT | NOT NULL | Student Repayment 1 yr after repayment period starts |
| RPY\_3YR | FLOAT | NOT NULL | Student Repayment 3 yr after repayment period starts |

Should I move repayment to Financial Aid Tables?

Financial Aid

|  |  |  |  |
| --- | --- | --- | --- |
| UNITID | INTEGER | NOT NULL | PRIMARY KEY |
| APPL\_SCH\_PCT\_GE | FLOAT | NOT NULL | % of students who applied for fin aid |
| PCTFLOAN | FLOAT | NOT NULL | % of students who received fin aid |
| DEBT\_MDN | INTEGER | NOT | CUMMULATIVE MEDIAN DEBT AT SEPARATION |

Need to add the default information in this table – get this from NSLDS table; most recent

Create new table from NSLDS and join to financial aid table (use pandas and slices)

**ALSO COMPILE LIST FOR EACH STATE TO SHOW RATIO OF DEFAULTS (**do I concatenate or create a list)

The data is from the College Scorecard (<https://collegescorecard.ed.gov/data/>). The report is an annual study gathered from self-reporting by universities and colleges in the United States. This study covers the school years 20xx – 20xx.

Make sure to identify the range of years – looks like default rates are in 1, 3, or 5 year periods. Look for the most recent years to match up data.

**Glossary**

Dataset Used

The Worksheet named “most\_recent\_cohort\_map” provides a description of which years of data are described for each variable in the data files provided in the “Featured Downloads” links. Each of the 4 Featured Downloads datafiles are a subset of data available in the “Download All Data” link, and provide the most recent versions of each variable related to the focus of each file. The “Most Recent Data” file provides the most recent versions all the scorecard variables available in the “Download All Data” datafiles. The “Scorecard Data” file is a subset of the “Most Recent Data” datafile highlighting variables that provide data for the scorecard consumer website. The “What’s New from NSLDS” file provides a subset of the “Most Recent Data” datafile highlighting variables generated by NSLDS. The “Post-School Earnings” file provides a subset of the “Most Recent Data” datafile highlighting earnings data generated by the Treasury Department.

Accuracy and Privacy Many elements are available only for Title IV recipients, or students who receive federal grants and loans. These data are reported at the individual level to the National Student Loan Data System (NSLDS), which is used to distribute federal aid, and published at the aggregate institutional level. While some institutions report these data at the campus level (8-digit OPE ID), data produced for this site are rolled up to the institution level (6-digit OPE ID). In these cases, IPEDS institutions sharing a common 6-digit OPEID are all assigned the same sum or (student-weighted) average outcome or median outcome for students across all branches of the institution for NSLDS or tax-data derived measures. All NSLDS and Treasury elements are protected for privacy purposes; those data that do not meet reporting standards are shown as PrivacySuppressed. Note that for many elements, we have also taken additional steps to ensure data are stable from year to year and representative of a certain number of students. For many elements, data are pooled across two years of data to reduce year-over-year variability in figures (i.e. repayment rate, debt figures, earnings). Moreover, for elements that are highlighted on the consumer-facing College Scorecard, a separate version of the element is available that suppresses data for institutions with fewer than 30 students in the denominator to ensure data are as representative as possible.

Data Dictionary The Scorecard data dictionary provides information on each metric in the API and downloadable data files, including the variable name from the data files, a longer descriptive name, the API location and developer-friendly metric name, values and value labels for the metrics, data source, and high-level notes for each metric. In addition, the data dictionary contains a cohort map that identifies the group of students each metric corresponds to within the data files. For instance, the predominant undergraduate award in the 2017-18 data file describes the 2016-17 academic year and is based on data collected during the IPEDS 2017-18 data collection. This cohort map information is provided for all yearly raw data files and for the Featured Download – Most recent data file. The data dictionary file is available at <https://collegescorecard.ed.gov/assets/CollegeScorecardDataDictionary.xlsx>.

Boolean Institutions that are noted as “currently operating” by FSA are noted with a 1; institutions that are not currently operating (i.e. have closed or merged, or no longer participate in Title IV programs by disbursing aid or through deferments) are noted with a 0. This data element is included only in the latest Scorecard data file.

Degree Type Integer There are several elements that identify the degree/certificate profile of the institution. Highest award (HIGHDEG) identifies the highest award level conferred at the institution5 . Level of institution (ICLEVEL) conveys the highest level of award offered at the institution: 4-year, 2-year, or less-than-2-year. This designation differs from the highest degree element in that it is based on an institution’s reported offerings, rather than on degree or certificate completions. For example, an institution may offer a bachelor’s degree program but only infrequently have students that earn the degree. The level of institution element would consistently classify this institution as 4-year, but the highest degree element would potentially vary from year-to-year. Predominant undergraduate award (PREDDEG) identifies the type of award that the institution primarily confers6 ; for instance, an institution that awards 40 percent bachelor’s degrees, 30 percent associate degrees, and 30 percent certificate programs would be classified as predominantly bachelor’s degree awarding. Institution award (SCH\_DEG) uses the predominant undergraduate award calculations at the six-digit OPEID level, but recodes missing elements (0=N/A) and predominantly graduate schools (4=Graduate) according to the program length reported to NSLDS. Highest award, level of institution, and predominant undergraduate award are all derived from IPEDS.

Distance Only – Boolean; CIP variable (e.g. CIP01ASSOC online only identified as 2

Students Integer This element (UGDS) includes the number of degree/certificate-seeking undergraduates enrolled in the fall, as reported in the IPEDS Fall Enrollment component. In 2001-02, degree-/certificate-seeking status was not collected, so data for that year (UG) are reported as a separate element. IPEDS Fall Enrollment data are reported as of the official institutional census date, or October 15 of the IPEDS dscollection year, whichever is earlier. Undergraduate Student Body by Race and Gender: Float These data are reported by institutions to IPEDS in the Fall Enrollment component; and rely on students’ self-reported race and gender data, as collected by the institution. This includes the total enrollment of undergraduate, degree-seeking students, based on fall enrollment, who are: men (UGDS\_MEN), women (UGDS\_WOMEN), white (UGDS\_WHITE), black (UGDS\_BLACK), Hispanic (UGDS\_HISP), Asian (UGDS\_ASIAN), American Indian/Alaska Native (UGDS\_AIAN), Native Hawaiian/Pacific Islander (UGDS\_NHPI), two or more races (UGDS\_2MOR), non-resident aliens (UGDS\_NRA), and race unknown (UGDS\_UNKN). Note that prior to 2008-09, the categories were different, and are designated as separate elements. Additionally, in 2000-01, degree-/certificate-seeking status was not collected, so data for that year are also reported as separate elements. IPEDS Fall Enrollment data are reported as of the official institutional census date, or October 15 of the IPEDS collection year, whichever is earlier. Undergraduate Students by Part-Time/Full-Time Status Float This element includes the proportion of degree/certificate-seeking undergraduates enrolled part time in the fall term, as calculated from IPEDS Fall Enrollment data (PPTUG\_EF). Note that this metric does not Data Documentation for College Scorecard (Version: May 21, 2019) 15 apply during 2000-01, when degree-/certificate-seeking status was not collected; data for that year are reported separately (PPTUG\_EF2) and calculated from the number of part-time undergraduates divided by the total number of undergraduates. Both sets of data include non-firsttime undergraduates. IPEDS Fall Enrollment data are reported as of the official institutional census date, or October 15 of the IPEDS collection year, whichever is earlier. Undergraduate Students by Family Income Float Using data from NSLDS, these elements calculate the percentage of Title IV-receiving students who had family income data from the Free Application for Federal Student Aid (FAFSA) for each of five income quintiles15 (INC\_PCT\_LO = $0-$30,000; INC\_PCT\_M1 = $30,001-$48,000; INC\_PCT\_M2 = $48,001-$75,000; INC\_PCT\_H1 = $75,001-$110,000; and INC\_PCT\_H2 = $110,001+) in an entry cohort. These data are also produced separately for dependent (DEP\_INC\_PCT\_\*\*) and independent (IND\_INC\_PCT\_\*\*) students. Data are produced for rolling two-year pooled cohorts. 16 For these variables, years refer to award years (e.g., award year 2016-17 begins on July 1, 2016, and ends June 30, 2017). The data files also include the IPEDS count of students in each income bracket that are covered by the average net price by income quintile measurements (NUM[1-5]\_[PUB or PRIV]). These elements report the number of full-time, first-time, degree/certificate-seeking undergraduates who received Title IV aid in each income bracket from the IPEDS Student Financial Aid (SFA) component. Separate metrics are calculated for public institutions and private institutions. This metric is not available prior to the 2009-10 academic year. SFA component data for institutions primarily following an academic year-based calendar system cover the academic year (the period generally extending from September to June; usually equated to 2 semesters or trimesters, 3 quarters, or the period covered by a 4-1-4 calendar system) prior to the 15 NSLDS calculations of the percentage of students in each income groups are based on nominal dollar values (not adjusted for inflation). This methodology differs from the way the Treasury Department identified income groups (with inflation adjustments) for disaggregated earnings calculations. 16 More information on how these entry cohorts are constructed is available in the “NSLDS Completion and Transfer Rates” section of this document Data Documentation for College Scorecard (Version: May 21, 2019) 16 IPEDS collection. For institutions primarily following a program-based or continuous enrollment calendar system, SFA data cover the 12-month period ending June 30 prior to the IPEDS collection year.

Number of Institutions to Which Students Sent FAFSAs Float When students complete their FAFSA applications for federal student aid, they must list at least one institution (and may elect to list several) to receive their information. This element depicts the percentage of students who send their FAFSA report to at least 2, 3, 4, or 5 institutions (APPL\_SCH\_PCT\_GE\* for 2, 3, 4, or 5). Data are produced for rolling two-year pooled entry cohorts.

Financial Aid Federal financial aid, including Pell Grants and federal student loans, helps many students, particularly low-income students, access and afford a higher education. Data on the amount of debt that students can expect to borrow and the loan performance of former students may help students find the best option in their price range.

Percent of Undergraduates Receiving Federal Loans Float

This element (PCTFLOAN), as reported in the IPEDS Student Financial Aid (SFA) component, shows the share of undergraduate students who received federal loans in a given year. It can provide important context to figures related to debt, repayment, and non-repayment. This figure may be influenced by the eligibility for federal loans and the extent to which students apply for federal loans, as well as by the cost of the programs. In particular, many community colleges are sufficiently low-cost to have low federal loan borrowing rates; and it may be difficult to compare borrowing behaviors for those institutions. These data are not available prior to 2009-10. IPEDS SFA component data for institutions primarily following an academic year-based calendar system cover the academic year (the period generally extending from September to June; usually equated to 2 semesters or trimesters, 3 quarters, or the period covered by a 4-1-4 calendar system) prior to the IPEDS collection. For institutions primarily following a program-based or continuous enrollment calendar system, SFA data cover the 12-month period ending June 30 prior to the IPEDS collection year.

Cumulative Median Debt Integer

This is the median loan debt accumulated at the institution22 by all student borrowers of federal loans23 who separate (i.e., either graduate or withdraw) in a given fiscal year, measured at the point of separation (DEBT\_MDN)24. More specifically, the measure represents the sum of all undergraduate federal loans over students’ college education at the institution for which the median debt is reported for —e.g., if a student receives a federal loan for $2,000 for each of eight semesters at one institution, their cumulative debt is recorded as $16,000 for that institution. These data are available for all borrowers at the institution, as well as disaggregated by completion status (GRAD\_DEBT\_MDN for students who completed and WDRAW\_DEBT\_MDN for students who withdrew without completing25); by FAFSA family income26 (LO\_INC\_DEBT\_MDN = $0-$30,000; MD\_INC\_DEBT\_MDN = $30,001-$75,000; and HI\_INC\_DEBT\_MDN = $75,001+); by dependent (DEP\_DEBT\_MDN) and independent (IND\_DEBT\_MDN) status; by Pell status (PELL\_DEBT\_MDN for students who ever received a Pell Grant and NOPELL\_DEBT\_MDN for students who never received a Pell Grant); by gender (FEMALE\_DEBT\_MDN and MALE\_DEBT\_MDN); and by first-generation status (FIRSTGEN\_DEBT\_MDN and NOTFIRSTGEN\_DEBT\_MDN). At institutions where large numbers of students withdraw before completion, a lower median debt level could simply reflect the lack of time that a typical student spends at the institution. Therefore, the Department uses the typical debt level for students who complete (GRAD\_DEBT\_MDN\_SUPP or GRAD\_DEBT\_MDN10YR\_SUPP for the debt level expressed in monthly payments27) on the consumer website. Additionally, this measure can be placed in context by looking at the borrowing rate of students at the institution (PCTFLOAN; see above); at institutions where few students borrow, the numbers may represent outliers. Data are produced for rolling two-year pooled cohorts. For these variables, years refer to fiscal years (e.g., fiscal year 2017 begins on October 1, 2016, and ends September 30, 2017).

Completion and Retention College completion is associated with other positive outcomes, like finding a job and successfully repaying student loans, and is an important metric for evaluating the experiences of students at the institution. However, both existing and new methods of measuring completion have limitations.

Completion rates for full-time, first-time students IPEDS Completion Rates (100 and 150 Percent, and 6- and 8-years after entry) and 150 Percent Transfer Rate: Float

Currently, institutions report (via the IPEDS Graduation Rates component) on the completion rates for full-time, first-time students who complete within 100 or 150 percent of the expected time to completion (C[100 or 150]\_4 for four-year institutions and C[100 or 150]\_L4 for less-than-four-year institutions). The 150 percent rates are available disaggregated by race (C150\_4\_\* and C150\_L4\_\*, for \_WHITE [white], \_BLACK [black], \_HISP [Hispanic], \_ASIAN [Asian], \_AIAN [American Indian/Alaska Native], \_NHPI [Native Hawaiian/Pacific Islander], \_2MOR [two or more races], \_NRA [non-resident alien], and \_UNKN [race unknown]) and by Pell Grant/Direct Subsidized Loan recipient status during the first year of college (C150\_4\_\* and S150\_L4\_\* for PELL [Pell Grant recipients], LOANNOPELL [Direct Subsidized Loan recipients that did not receive a Pell Grant], and NOLOANNOPELL [received neither a Direct Subsidized Loan nor a Pell Grant]). Note that the designation as four-year or less-than-four year for these metrics is based on the IPEDS level of institution (ICLEVEL), not on the predominant award (PREDDEG). For institutions primarily following an academic year calendar system, the IPEDS completion rates are limited to full-time, first-time students beginning in the fall semester. For institutions primarily following a nonacademic year calendar system (program or continuous enrollment), the IPEDS completion rates cover all full-time, first-time students. The exclusion of part-time students, transfer students, and students who do Data Documentation for College Scorecard (Version: May 21, 2019) 21 not start during the fall from IPEDS completion rates makes the rates less relevant for those populations of students. Full-time, first-time students make up fewer than half of all college students, or even less in some sectors of institutions (e.g. community colleges). Furthermore, although institutions have the option to report transfer outcomes for full-time, first-time students (TRANS\_4 and TRANS\_L4), many choose not to. In light of these limitations, in 2015-16, IPEDS began collecting student “outcome” status (completed [OMAWDP8\_\*], enrolled at another institution [OMENRAP8\_\*], still enrolled [OMENRYP8\_\*], or status unknown [OMENRUP8\_\*]) eight years after entering the institution for four cohorts of students: full-time, first-time (\*=FTFT); part-time, first-time (\*=PTFT); full-time, not first-time (\*=FTNFT); and part-time, not first-time (\*=PTNFT). IPEDS also collects award status at 6 years after entry (OMAWDP6\_\*) for the same four cohorts. IPEDS Graduation Rate component data are cohort-based graduation rates. Four-year institutions28 report on students that began six years prior to the IPEDS collection year, while less-than-four-year28 institutions report on students beginning three years prior to the collection year. The varied cohort year starting points allow the measurement at 150% of expected time to occur at the same time for both cohorts (prior to August 31 of the collection year). For full-time, first-time, bachelor's degree-seeking undergraduates, 150 percent of expected time is typically 6 years, and for full-time, first-time, associate's degree-seeking undergraduates it is typically 3 years. For full-time, first-time, certificate-seeking undergraduates, the expected time period varies by the length of the program (for example, 9 months for a certificate with an expected completion time of 6 months). To reduce variability from year to year, data are also available as pooled completion rates across two years on a rolling basis (C[100 or 150]\_4\_POOLED and C[100 or 150]\_L4\_POOLED); among institutions with fewer than 30 students in the combined cohorts, the measure was created based on a four-year cohort instead (see POOLYRS or POOLYRS100 for the number of years used in the rolling average). Data are also suppressed for institutions with fewer than 30 students, where the outcome of a single student could dramatically change the rate (C[100 or 150]\_4\_POOLED\_SUPP and C[100 or 150]\_L4\_POOLED\_SUPP). Pooled data are available only in the latest Scorecard data file. One-year (non-pooled) 150% measures are included for every year (C150\_4 and C150\_L4). One-year (non-pooled) 100% measures are included beginning with the 1997\_98 data file for 4-year institutions (C100\_4) and beginning with the 2009\_10 data file for less-than-4-year institutions (C100\_L4).

Outcomes for Title IV Students NSLDS Completion and Transfer Rates Float

that track institutional outcomes for students who receive federal financial aid. Each institution has all possible outcomes reported: share of students who died (DEATH\_YR\*\_RT), completed at the original institution (COMP\_ORIG\_YR\*\_RT), transferred and completed at a fouryear institution (COMP\_4YR\_TRANS\_YR\*\_RT), transferred and Data Documentation for College Scorecard (Version: May 21, 2019) 24 completed at a two-year institution (COMP\_2YR\_TRANS\_YR\*\_RT), withdrew from the original institution (WDRAW\_ORIG\_YR\*\_RT), transferred and withdrew from a four-year institution (WDRAW\_4YR\_TRANS\_YR\*\_RT), transferred and withdrew from a twoyear institution (WDRAW\_2YR\_TRANS\_YR\*\_RT), still enrolled at the original institution (ENRL\_ORIG\_YR\*\_RT), transferred and is still enrolled at a four-year institution (ENRL\_4YR\_TRANS\_YR\*\_RT), transferred and is still enrolled at a two-year institution (ENRL\_2YR\_TRANS\_YR\*\_RT), status unknown at the original institution (UNKN\_ORIG\_YR\*\_RT), transferred to a four-year institution and status is unknown (UNKN\_4YR\_TRANS\_YR\*\_RT), and transferred to a two-year institution and status is unknown (UNKN\_2YR\_TRANS\_YR\*\_RT)29. Each of those rates is available at two (\_YR2\_RT), three (\_YR3\_RT), four (\_YR4\_RT), six (\_YR6\_RT), and eight (\_YR8\_RT) years after entering the institution. Additionally, each rate is disaggregated for low-income students (LO\_INC\_\* = $0-$30,000 in FAFSA family income), middle-income students (MD\_INC\_\* = $30,001-$75,000 in FAFSA family income), and high-income students (HI\_INC\_\* = $75,001+ in FAFSA family income) 30; dependent (DEP\_\*) and independent (IND\_\*) students; male (MALE\_\*) and female (FEMALE\_\*) students; students who ever received a Pell grant (PELL\_\*) and students who never received a Pell grant (NOPELL\_\*); students who ever received a federal loan at the measured institution (LOAN\_\*) and students who never received a loan there (NOLOAN\_\*); and for first-generation students (FIRSTGEN\_\*) and notfirst-generation students (NOT1STGEN\_\*). NSLDS records the first time students received aid, rather than the first time they enroll. Therefore, students were placed in cohorts based on students’ responses to a question on the FAFSA about their grade level; students indicating they were first-year students were placed in the completion cohort for that award year; second-year placed in the previous cohort; and third- and fourth-year students were placed two cohorts prior to reduce the risk of misreporting on the FAFSA. Based on those cohorts, the Department used the enrollment records reported by institutions to determine the percentage of students completed within a given period. Where institutions had not provided any information, including a completion status, students were recorded as non-completers. Additionally, students who transferred to another institution (i.e., separated from the original institution and subsequently received Title IV aid at another institution) were reported separately. The Department identified several limitations that led us to exclude these rates from our consumer tool until institutions have another opportunity to improve their reporting. Some institutions seem to report completion and withdrawal interchangeably, since both indicate the student is entering repayment. Similarly, because NSLDS is used for administering financial aid and for those purposes separating from the institution only mattered for students with loans who then entered repayment, institutions were not required to report completion status for students who receive only grants prior to 2012, so historical rates reflect exceptionally low completion rates for Pell-only students. Reporting of part-time and full-time status is exceptionally spotty, so it is not currently possible to separate out those students; and, of course, the rates do not include non-Title-IV students, and may therefore be unrepresentative of the outcomes of some institutions. For these variables, years refer to award years (e.g., award year 2016-17 begins on July 1, 2016, and ends June 30, 2017).

Repayment To provide a sense for the debt burden of attending college and the loan performance metrics for each institution, we produced several elements using NSLDS. These elements can provide useful information for students and families concerned about borrowing for college and interested in seeing borrowers’ behavior after they leave the institution.

Dev-category repayment Cohort Default Rate Float

Cohort default rates are produced annually32 as an institutional accountability metric; institutions with high default rates may lose access to federal financial aid. The three-year cohort default rate (CDR3) represents a snapshot in time. For example, FY 2015 rates were calculated using the cohort of borrowers who entered repayment on their federal student loans between October 1, 2014 and September 30, 2015, and who defaulted before September 30, 2017. Three-year CDR data are not available prior to the 2011\_12 Scorecard data file. The threeyear CDR replaced the two-year CDR as the Department’s accountability metric and the two-year CDR is available in the 2012\_13 Scorecard data file and prior data files.

Repayment Rate on Federal Student Loans Float (Perkins and PLUS loans not included)

This element depicts the fraction of borrowers at an institution who are not in default on their federal loans34 and who are making progress in paying them down (i.e. have paid down at least $1 in the initial balance on their loans35) after entering repayment (RPY\_\*YR\_RT). The rates are available for 1 (\_1YR\_RT), 3 (\_3YR\_RT), 5 (\_5YR\_RT), and 7 (\_7YR\_RT) years after entering repayment. Repayment rates are generally considered more sensitive than default rates, which measure only the worst-case scenario for repayment outcomes and which can be manipulated through the use of allowable nonrepayment options like deferments and forbearances. Repayment rates are based on the set of federal loan borrowers who enter repayment in a given fiscal year, so the 2013 repayment cohort is based on students entering repayment from October 1, 2012 to September 30, 2013. In terms of measurement, repayment rates are measured at the end of each respective fiscal year for which rates are calculated. For example, the three-year repayment rate for fiscal year 2013 cohort is measured at the end of fiscal year 2016 (September 30, 2016). Repayment variables are based on only undergraduate debt acquired at the institution for which the repayment rate is reported. 36 Since students who graduate may not immediately enter repayment due to either their 6-month grace period, or being granted deferment because of hardship or upon entering graduate school, students are likely to enter repayment in a different year than when they exit (and are captured in the median cumulative debt metric). Students who have received either an in-school or military deferment during the time of measurement are excluded from the calculation. 37 Forbearances and other types of deferments do not impact the inclusion of a loan in the repayment rate calculation, i.e., such loans are included in both the numerator and denominator of the calculation. Loans that are discharged for death or permanent disability at the time of measurement are not included in the rate. These data are available for all borrowers at the institution, as well as disaggregated by completion status (COMPL\_RPY\_\* for students who completed and NONCOM\_RPY\_\* for students who withdrew without completing); by FAFSA family income38 (LO\_INC\_RPY\_\* = $0-$30,000; MD\_INC\_RPY\_\* = $30,001- $75,000; and HI\_INC\_RPY\_\* = $75,001+); by dependent (DEP\_RPY\_\*) and independent (IND\_RPY\_\*) status; by Pell status (PELL\_RPY\_\* for students who ever received a Pell Grant and NOPELL\_RPY\_\* for students who never received a Pell Grant); by gender (FEMALE\_RPY\_\* and MALE\_RPY\_\*); and by first-generation status (FIRSTGEN\_RPY\_\* and NOTFIRSTGEN\_RPY\_\*). The repayment rates are produced in rolling two-year averages to reduce variability from year to year; and the three-year repayment rate, which is included on the consumer tool, is suppressed for institutions with fewer than 30 borrowers in the two cohorts to produce more stable measures (RPY\_3YR\_RT\_SUPP).