

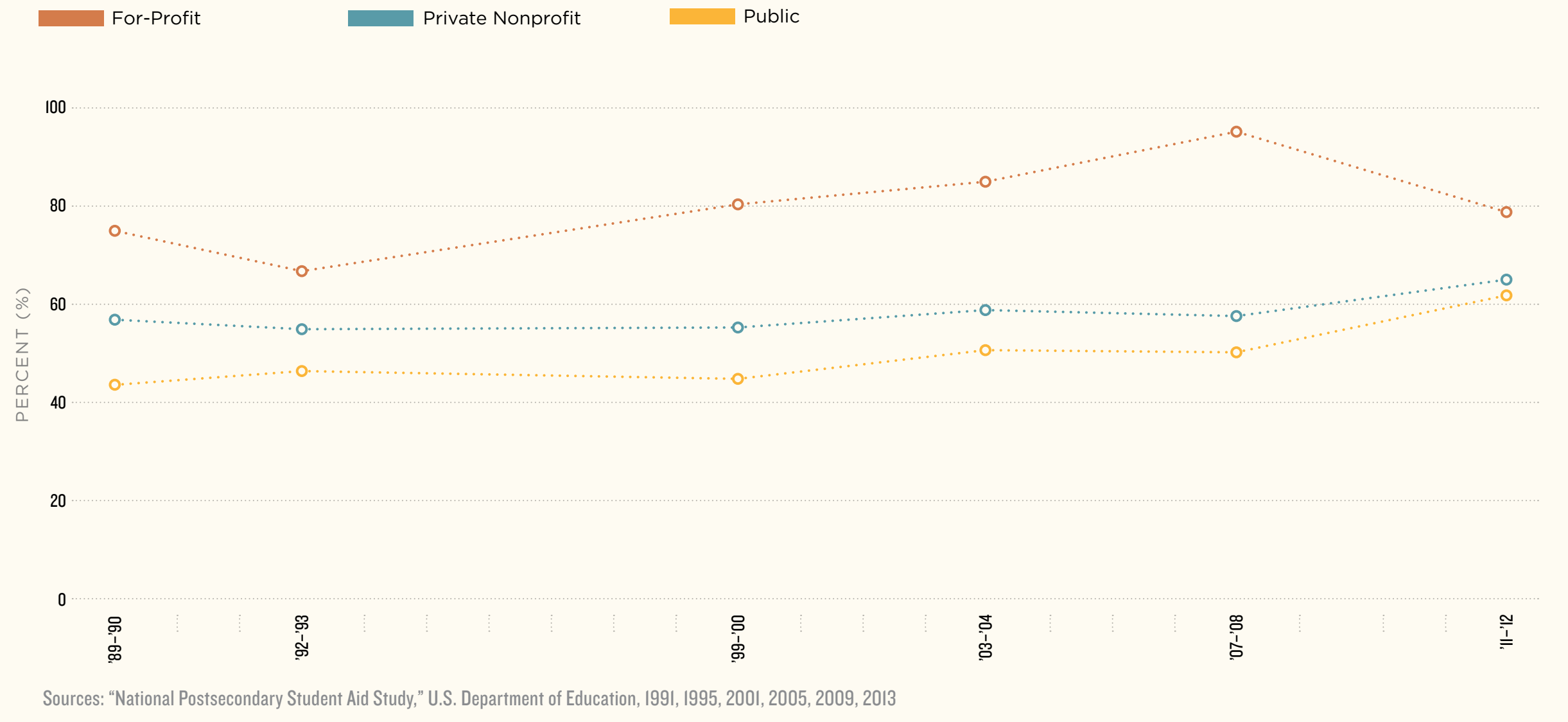
Breaking Down Debt

By Eric Michael '96

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 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.



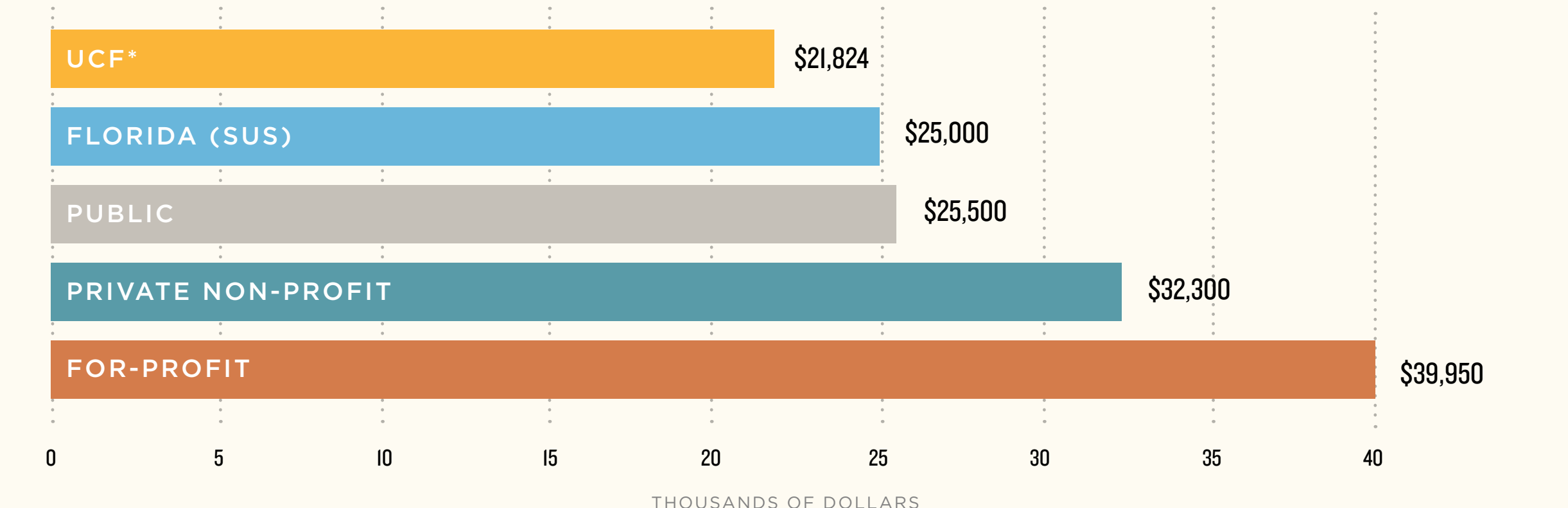
“My experience, the faculty and people who have helped me, it's been invaluable.”

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



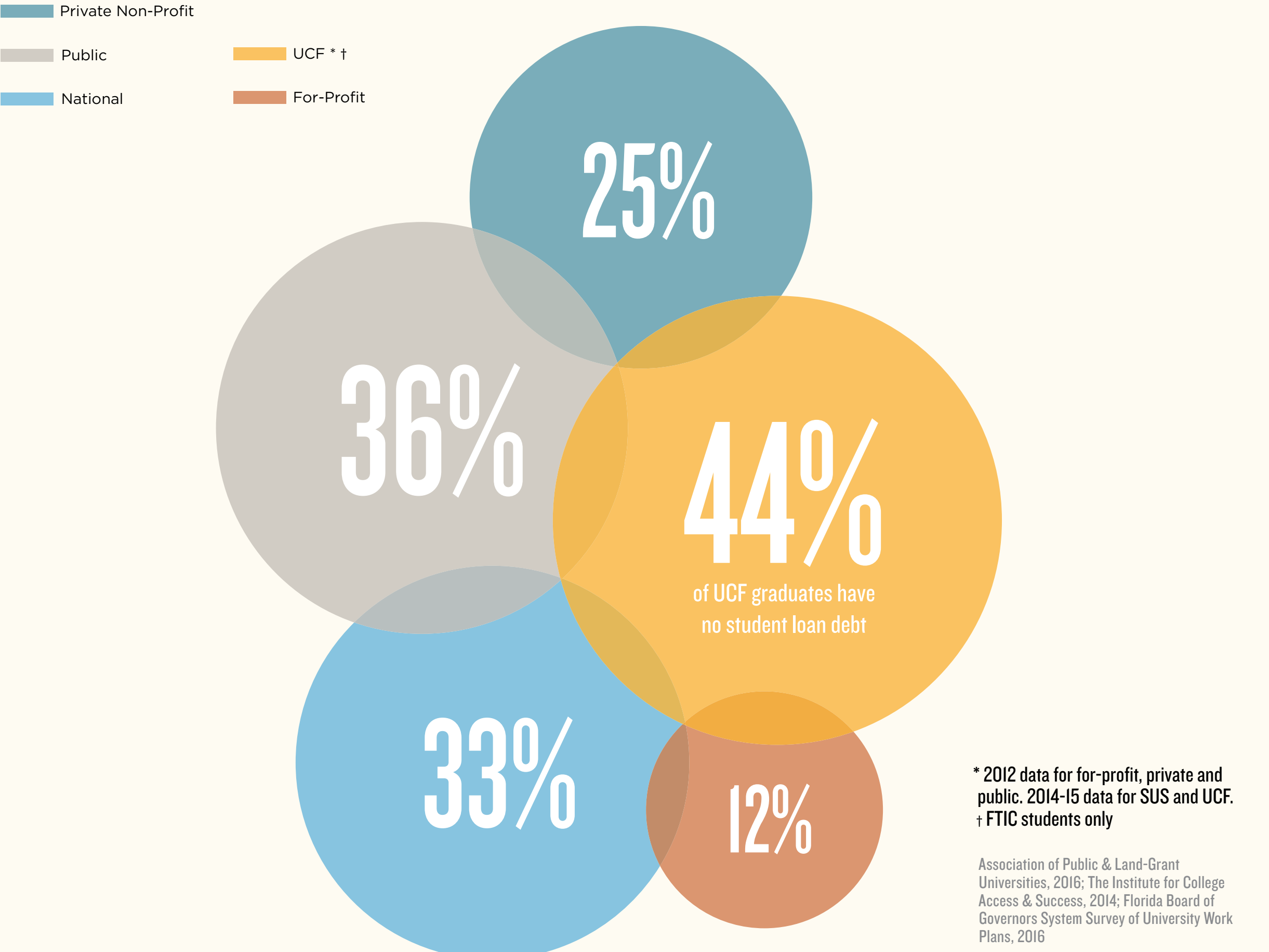
DEBT IN CONTEXT

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



BRIGHTER FUTURES

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

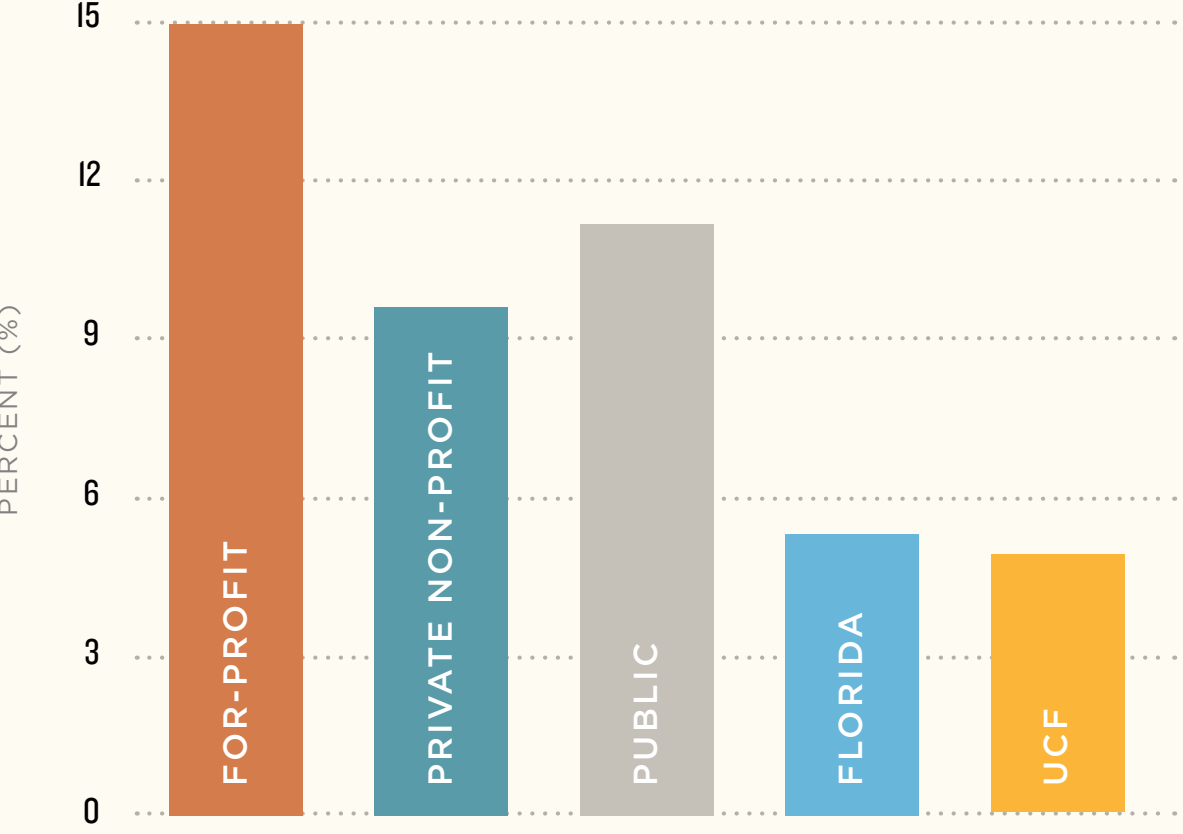


“Responsible borrowing allows students, who might not otherwise be able to pay for their education, to invest in their future. So, we teach our students to borrow smart.”

— A. Dale Whittaker, Provost and Executive Vice President

RELATIVE CONSEQUENCES

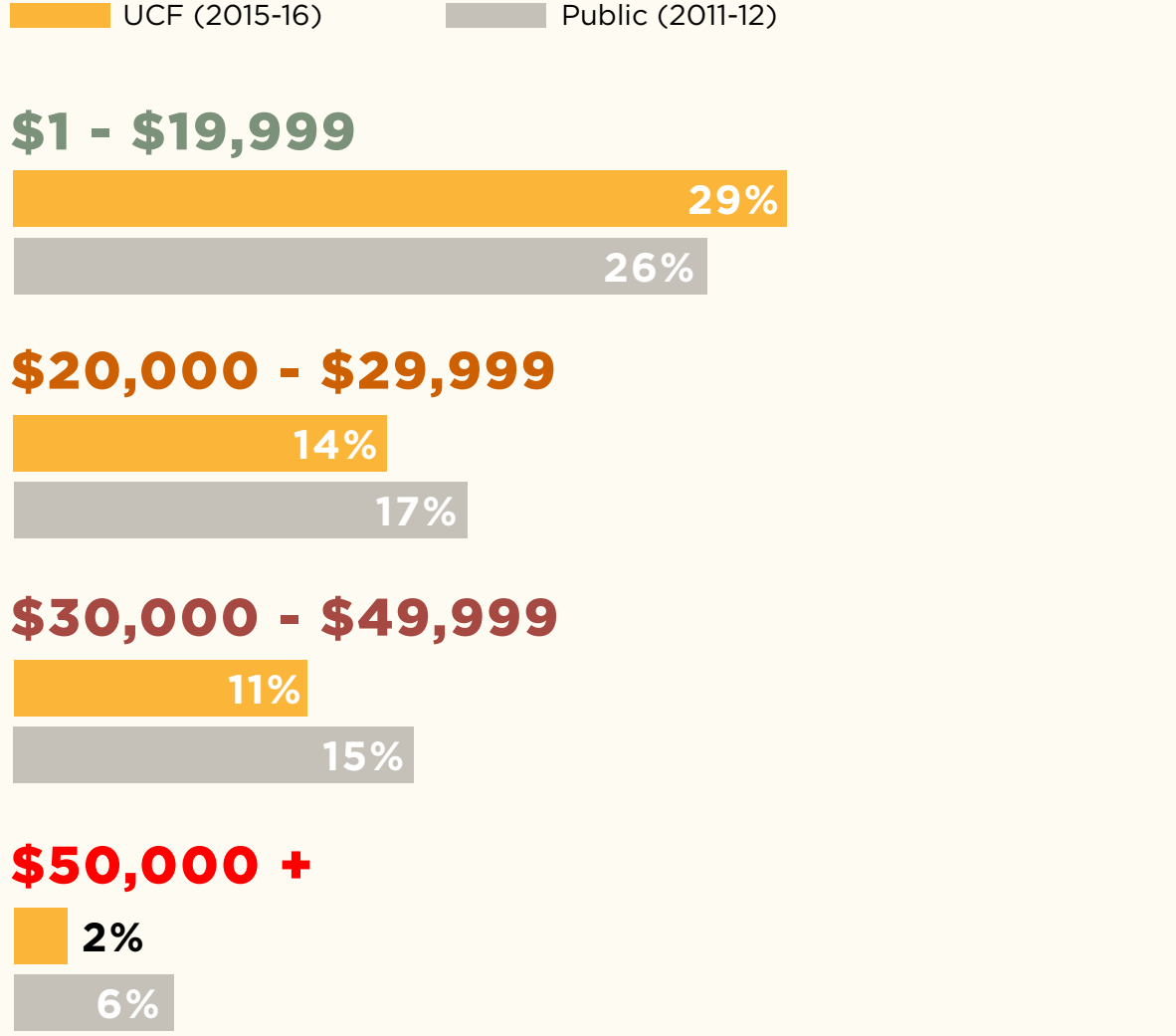
Student loan default rates also correlate to the type of institution.



Association of Public & Land-Grant Universities, 2016; White House Council of Economic Advisors, 2016; Office of Federal Student Aid, 2016; Florida 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.



74%

of 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**

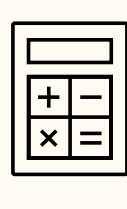
TEACHING RESPONSIBLE BORROWING

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



Download the Student Debt Infographic

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