

COLLEGE CREDIT CARD AGREEMENTS DATA GUIDE

The CFPB is updating the comma separated value file (“CSV file”) that contains all college credit card data collected to date with the most recent year’s data. The CFPB intends to continue updating the CSV file each year as it collects new data from college credit card issuers.

The CFPB intends to ensure that the publicly available dataset is as accurate and complete as possible. This means that the dataset (as well as some of the charts and figures in this report) may not be completely consistent with past iterations of this report because submitting entities sometimes make corrections to earlier submissions. In all cases, the CFPB intends for the public dataset to be the CFPB’s definitive account of the data and it will be updated each year as new data becomes available.

Below is a brief guide to interpreting the dataset:

The CSV file consists of rows and columns. Each row beyond the first consists of an individual agreement-year. This means that if an agreement existed across multiple years, each year’s data would be a separate row in the dataset. The first row consists of headers that explain what data fields are contained in each column. Those headers are explicated below:

Variable Name	Description	Response Choices
REPORTING_YEAR	This field contains the year associated with the agreement-year. Note that is the year represented by the data, not the year the data was collected and published. For example, a row whose reporting year was listed as 2014 contains data regarding that agreement’s metrics in calendar year 2014, not the data collected and published in 2014.	2009-2023
INSTITUTION_OR_ORGANIZATION	This is the name of the institution of higher education (college) or affiliate that is party to the agreement.	Varies
TYPE_OF_INSTITUTION_OR_ORGANIZATION	This designates the institution as one or more of four types.	University; Alumni Association; Foundation; Other
CITY	This is the city in which the college or affiliate that is party to the agreement is located.	Varies

STATE	This is the state in which the college or affiliate that is party to the agreement is located.	Varies
CREDIT_CARD_ISSUER	This is the name of the credit card issuer that is party to the agreement.	Varies
STATUS ¹	This is field which denotes the status of the agreement.	“Same” – the status of the agreement has not changed from the previous year; “Amended” – the status of the agreement has in some way changed from the previous year, or the agreement has been amended; “New” – the agreement is new to this year
IN_EFFECT_AS_OF_BEGINNING_OF_NEXT_YEAR	This is a “yes/no” question regarding whether the agreement in question was in force as of January 1 st of the year following the reporting year (<i>e.g.</i> , whether an agreement whose reporting year was 2011 was or was not in force as of January 1 st , 2012).	Yes, No
TOTAL_OPEN_ACCOUNTS_AS_OF_END_OF_REPORTING_YEAR	The total number of open credit card accounts associated with the agreement, as of December 31 st of the reporting year.	0 - 74,832
PAYMENTS_BY_ISSUER	The sum of all payments made by the issuer to the institution pursuant to the agreement over the course of the reporting year.	\$0 - \$4,292,488

¹ In a few cases, issuers provided invalid responses to this question. In those cases in which the CFPB has been unable to receive corrected responses from issuers, these invalid responses have been published as submitted.

NEW_ACCOUNTS_OPENED_IN_REPORTING_YEAR	The total number of all credit card accounts opened associated with the agreement over the course of the reporting year.	0 – 9,544
OPEID	This is the unique identifier assigned to the college by the U.S. Department of Education (ED). As ED explains, this is the “Identification number used by the U.S. Department of Education's Office of Postsecondary Education (OPE) to identify schools that have Program Participation Agreements (PPA) so that its students are eligible to participate in Federal Student Financial Assistance programs under Title IV regulations. This is a 6-digit number followed by a 2-digit suffix used to identify branches, additional locations, and other entities that are part of the eligible institution.” Either the 6- or the 8-digit Office of Postsecondary Education (or OPE) ID is reflected based on the level at which the college listed in the university name field reports their data (i.e. branch or system level). If the OPEID is not included, it is because the school does not have an OPEID and is not listed in the College Scorecard database. This field is based on publicly available data posted on the Department of Education’s College Scorecard. The OPEID is only available for data reported for 2021-2023.	Varies
UNIVERSITY_NAME	This is the name of the college with which the reported credit card issuer partners. The university name is only available for data reported for 2021-2023.	Varies