I wanted to compare the general trend of the colleges as a whole, so I created my own column of data to track their progress. I subtracted the DRATE\_1 from the DRATE\_3 at each college to get a single number (NET\_CHANGE) representing the net change in default rates at each school. I also made a category called CHANGE\_TYPE with three possible values: positive change(better rate), no change, and negative change(worse rate). I then graphed the count results of this data, as you can see in the top chart in the excel file.   
I also made graphs showing the 15 schools with the best net changes and the 15 worst net changes. I think there is more valuable information hidden somewhere in the data that I procured, but so far it has escaped me.

It is clear that the trend of college loan default rates as a whole is currently rising. There is nearly a 4:1 ratio of schools rates becoming worse compared to those that are improving.