

### Cohort Default Rate

The U.S. Department of Education publishes cohort default rates based on the percentage of a school's borrowers who enter repayment on Direct Loan Program loans during a federal fiscal year (October 1–September 30) and default before the end of the second following fiscal year. The 2020 fiscal year cohort default rate calculation for OU is 0.1%. This calculation includes Norman and Health Sciences Center campuses. The most recent national average is **2.3%**. The percentage of OU Norman campus students who graduated during the 2021-2022 academic year and borrowed a federal student loan during their program of study at OU is **43%**. The pause of student loan repayments has resulted in a nationwide decrease in default rates since borrowers have not been required to make payments.