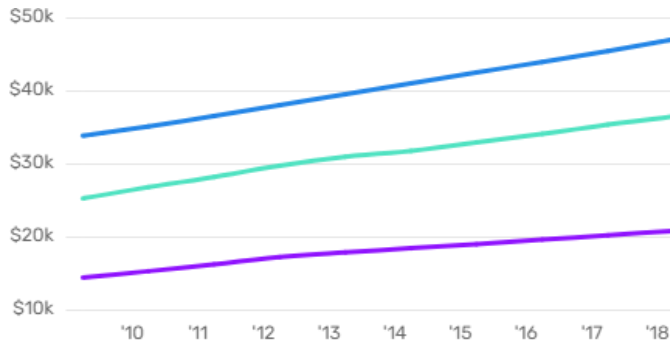


The Statistics:

The cost of a college education has been growing by an average of 4% every year for the past 10 years.



Private (Blue): \$46,950

Out-of-State Public (Cyan): \$36,420

In-State Public (Purple): \$20,770

- A. \$1.56 trillion in total student loan debt in U.S. (according to the U.S. Federal Reserve)
- B. 44.7 trillion Americans with student loan debt
- C. Defaulted Students Loans With Private Collections Agencies: \$113.3 billion Q4-2018 (Studentaid.gov)
- D. For the class of 2018, 14% of their parents took out an average of \$35,600 in federal Parent PLUS loans.
- E. 69% of college students took out student loans among the class of 2018. They graduated with an average debt of \$29,800.
- F. There is a downward trend for 2017-2018 school year, however, where borrowers took out \$105.5 billion, which is less than the amount awarded in prior years.
- G. Student loans have the highest delinquency rate of household debt (according to U.S. Federal Reserve).
- H. Percentage of those who file bankruptcy with student loans is growing, impact of ABI Commission and whether change is coming.