

FRB: Overall

These data provide tabulations of the population of undergraduate, graduate, and parent borrowers with loans entering repayment in 2009 by the institution of origination and describe the loan volumes and repayment rates of those loans. The volumes and repayment rates are aggregated at the institution level. These files were produced by FSA and used in Chou, Looney, Watson (2017a), Chou, Looney, and Watson (2017b), and Looney (2016).

Variable Name	Description
OPEID	OPE Identifier
School Name	Name of institution
ELIGIND	eligible for aid
CERTCD	certification
T & C	type and control
Ethnic Class	Ethnic classification: 1=Native American Tribal; 2=HBCU; 3=HSI; 5=all other
% Completions Any School	Percent of borrowers with graduated enrollment status reported before 9/30/2009. Any status is applied to all of borrower's schools
% Completions Same School	Percent of borrowers with graduated enrollment status reported before 9/30/2009 from the same school
% Independent Borrower Count	Share of borrowers that are independent
% Dependent Borrower Count	Share of borrowers that are dependent for aid purposes
Median Independent Student AGI	Median adjusted gross income of independent borrowers
% Independent Borrowers with AGI < \$30K	percentage of independent borrowers with an adjusted gross income below \$30,000
Median Dependent Parent AGI	Median adjusted gross income of dependent borrowers' parents
% Dependent Borrowers with AGI < \$30K	percentage of dependent borrower parents with an adjusted gross income below \$30,000
% Borrowers with a Pell Grant	Percentage of borrowers that have had a disbursed Pell award as of AY 2008-09
% Borrowers without a Pell Grant	Percentage of borrowers that have never had a disbursed Pell award as of AY 2008-09
Median Age of Dependent Borrowers at Maturity	median age of dependent borrowers at the time of loan maturity
Median Age of Independent Borrowers at Maturity	median age of independent borrowers at the time of loan maturity
Mean Balance	mean balance of all borrowers
Median Balance	median balance of all borrowers

1st Decile	Loan balance at 10th percentile
2nd Decile	Loan balance at 20th percentile
3rd Decile	Loan balance at 30th percentile
4th Decile	Loan balance at 40th percentile
5th Decile	Loan balance at 50th percentile
6th Decile	Loan balance at 60th percentile
7th Decile	Loan balance at 70th percentile
8th Decile	Loan balance at 80th percentile
9th Decile	Loan balance at 90th percentile
10th Decile	Loan balance at 100th percentile
Overall Outstanding Principal Balance at Time Entering Repayment (FY 2009)	Outstanding principal balance of any open loans by borrower as of 9/2009 (balances associated to each school of borrower's 2009 loans)
Overall Borrower Count	number of borrowers in cohort
Overall Outstanding Principal Balance 5 YR Cohort (FY 2014)	The outstanding principal balance remaining as of 9/2014 (cohort year 5)
Overall Outstanding Principal Balance 4 YR Cohort (FY 2013)	The outstanding principal balance remaining as of 9/2013 (cohort year 4)
Overall Outstanding Principal Balance 3 YR Cohort (FY 2012)	The outstanding principal balance remaining as of 9/2012 (cohort year 3)
Overall Outstanding Principal Balance 2 YR Cohort (FY 2011)	The outstanding principal balance remaining as of 9/2011 (cohort year 2)
Overall Outstanding Principal Balance 1 YR Cohort (FY 2010)	The outstanding principal balance remaining as of 9/2010 (cohort year 1)
Overall Repayment Rate 5 YR Cohort (FY 2014)	Share of aggregate balance entering repayment repaid by cohort year 5 (as of year 2014)
Overall Repayment Rate 4 YR Cohort (FY 2013)	Share of aggregate balance entering repayment repaid by cohort year 4 (as of year 2013)
Overall Repayment Rate 3 YR Cohort (FY 2012)	Share of aggregate balance entering repayment repaid by cohort year 3 (as of year 2012)
Overall Repayment Rate 2 YR Cohort (FY 2011)	Share of aggregate balance entering repayment repaid by cohort year 2 (as of year 2011)
Overall Repayment Rate 1 YR Cohort (FY 2010)	Share of aggregate balance entering repayment repaid by cohort year 1 (as of year 2010)
% Increased Balance Borrowers 2013-2014	Share of borrowers whose current principal balance exceeds original principal balance
% Increased Balance Borrowers 2012-2013	Share of borrowers whose current principal balance exceeds original principal balance
% Increased Balance Borrowers 2011-2012	Share of borrowers whose current principal balance exceeds original principal balance
% Increased Balance Borrowers 2010-2011	Share of borrowers whose current principal balance exceeds original principal balance

% Increased Balance Borrowers 2009-2010	Share of borrowers whose current principal balance exceeds original principal balance
Defaulted Balance 2013-14	Balance of loans currently in default
Defaulted Balance 2012-13	Balance of loans currently in default
Defaulted Balance 2011-12	Balance of loans currently in default
Defaulted Balance 2010-11	Balance of loans currently in default
Defaulted Balance 2009-10	Balance of loans currently in default
In School Military Balance 2013-14	Outstanding principal balance for loans in in school or military service deferment.
In School Military Balance 2012-13	Outstanding principal balance for loans in in school or military service deferment.
In School Military Balance 2011-12	Outstanding principal balance for loans in in school or military service deferment.
In School Military Balance 2010-11	Outstanding principal balance for loans in in school or military service deferment.
In School Military Balance 2009-10	Outstanding principal balance for loans in in school or military service deferment.
Death Disability Balance 2013-14	The principal balance that was discharged due to death or disability.
Death Disability Balance 2012-13	The principal balance that was discharged due to death or disability.
Death Disability Balance 2011-12	The principal balance that was discharged due to death or disability.
Death Disability Balance 2010-11	The principal balance that was discharged due to death or disability.
Death Disability Balance 2009-10	The principal balance that was discharged due to death or disability.
% Deferment or Forbearance More than 2 Months 2013-2014	% of borrowers in non-in-school/non-military deferment or forbearance for more than 2 months during cohort year.
% Deferment or Forbearance More than 2 Months 2012-2013	% of borrowers in non-in-school/non-military deferment or forbearance for more than 2 months during cohort year.
% Deferment or Forbearance More than 2 Months 2011-2012	% of borrowers in non-in-school/non-military deferment or forbearance for more than 2 months during cohort year.
% Deferment or Forbearance More than 2 Months 2010-2011	% of borrowers in non-in-school/non-military deferment or forbearance for more than 2 months during cohort year.
% Deferment or Forbearance More than 2 Months 2009-2010	% of borrowers in non-in-school/non-military deferment or forbearance for more than 2 months during cohort year.
Overall Borrowers with More than \$1 Paid 2013-2014	Number of borrowers who have an outstanding balance one dollar or more lower than their balance at the time they entered repayment.

Overall Median Borrower's Volume Repayment % 2013-2014	Median borrower repayment rate percentage at five years.
Overall Mean Borrower's Volume Repayment % 2013-2014	Mean borrower repayment rate percentage at five years.
Overall Dollars Under 14% 2013-2014	For all borrowers under 14 percent repayment rate at five years, total dollars required to bring them up to 14 percent.
Overall Dollars Under 21% 2013-2014	For all borrowers under 21 percent repayment rate at five years, total dollars required to bring them up to 21 percent.