

FOR-PROFIT COLLEGES: LESS FAVORABLE OUTCOMES, DEEPER DEBT FOR STUDENTS

NORTH CAROLINA



NC for-profit colleges disproportionately HARM:
LOW-INCOME FAMILIES • AFRICAN AMERICANS • WOMEN

Undergraduate enrollment at North Carolina for-profit colleges is:

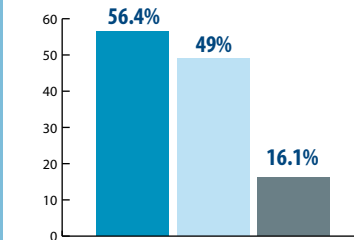
- **69% low-income**, compared to 40.1% low-income for all nonprofit undergraduate institutions in the state.
- **54.5% African American**, compared to 22.9% African American for all nonprofit undergraduate institutions in the state.
- **69% female**, compared to 58% female for all nonprofit undergraduate institutions in the state.

LESS LIKELY TO GRADUATE

Students at for-profit colleges are **LESS LIKELY TO GRADUATE**

NORTH CAROLINA COMPLETION RATE (IN 6 YEARS)

- Public 4-Year
- Private 4-Year
- For-Profit 4-Year

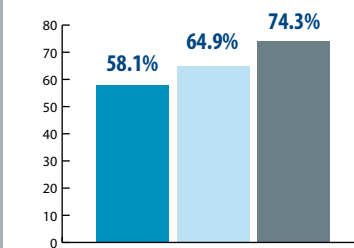


MORE LIKELY TO BORROW

Students at for-profit colleges are **MORE LIKELY TO TAKE OUT STUDENT LOANS**

NORTH CAROLINA PERCENT OF STUDENTS BORROWING

- Public 4-Year
- Private 4-Year
- For-Profit 4-Year

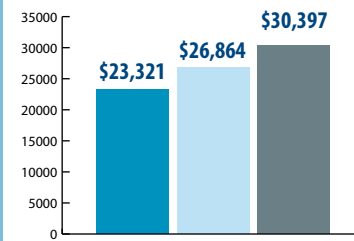


DEEPER IN DEBT

GRADUATES LEAVE SCHOOL **MORE INDEBTED**

NORTH CAROLINA MEDIAN DEBT AT GRADUATION

- Public 4-Year
- Private 4-Year
- For-Profit 4-Year



MORE LIKELY TO DEFAULT

Students at for-profit colleges are **MORE LIKELY TO DEFAULT ON THEIR COLLEGE DEBT, LEADING TO ECONOMIC INSTABILITY**

NORTH CAROLINA THREE-YEAR COHORT DEFAULT RATE

- Public 4-Year
- Private 4-Year
- For-Profit 4-Year

