For-profit 4-year college enrollment in Colorado represents 44% of all AFRICAN AMERICAN STUDENTS, but only 16% of the undergraduate population overall. For-profit 4-year colleges disproportionately harm:

- Low-income families
- Communities of color
- Members of the military and veterans

Students at four-year, for-profit colleges are LESS LIKELY TO GRADUATE than their peers at public or private nonprofit colleges.

COLORADO COMPLETION RATE (IN SIX YEARS)

- Public 4-Year: 44%
- Private 4-Year: 53%
- For-Profit 4-Year: 26%

THOSE WHO DO GRADUATE COME OUT DEEPER IN DEBT

COLORADO MEDIAN DEBT AT GRADUATION

- Public 4-Year: $21,345
- Private 4-Year: $24,726
- For-Profit 4-Year: $32,452

Students at for-profit colleges are MORE LIKELY TO DEFAULT on their college debt, leading to economic instability.

COLORADO THREE-YEAR COHORT DEFAULT RATE

- Public 4-Year: 7.3%
- Private 4-Year: 5.0%
- For-Profit 4-Year: 14.7%

For more information, contact: Ellen Harnick or Ezekiel Gorrocino at the Center for Responsible Lending: ellen.harnick@responsiblelending.org or ezekiel.gorrocino@responsiblelending.org; Rich Jones at the Bell Policy Center: jones@bellpolicy.org. To join Fair Lending for a Thriving Colorado coalition, contact Abby Hinga at hinga@bellpolicy.org.