

**CAEP Annual Measure 8: Student Loan Default Rates and other Consumer Information
(Initial & Advanced Levels)**

Consumer-based EPI. Andrews University uses loan default rates as the indicator for consumer-based EPI. The cohort loan default rate in 2020 was 3.5% in February and 4.8% in September. This rate is lower than the national student loan default rate of 6.7% (2019) and 6.6% (2018) for non-profit institutions.