

# How the Cohort Default Rate Misses the Boat



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The Cohort Default Rate (CDR) was created by Congress in an effort to protect students and taxpayers from taking out loans to attend institutions with a sky-high default rate. Unfortunately the CDR measure in its current form hardly affects any institutions – penalizing less than 1% of schools annually, and making it all too simple for institutions of higher ed to game the system. Our latest video shows how CDR is insufficient and why Congress needs to put measures in place that will more comprehensively capture how well institutions set up their students to repay their federal loans.

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