

A. General Information

A0 Respondent Information (Not for Publication)

A0	Name:	Paige Briggs	
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A0	E-mail Address:	gia@unm.edu	
A0	Are your responses to the CDS posted for reference on your institution's Web site?	Yes	No
		x	
A0	If yes, please provide the URL of the corresponding Web page:		

A0A We invite you to indicate if there are items on the CDS for which you cannot use the requested analytic convention, cannot provide data for the cohort requested, whose methodology is unclear, or about which you have questions or comments in general. This information will not be published but will help the publishers further refine CDS items.

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A1 Address Information

A1	Name of College/University:	University of New Mexico
A1	Mailing Address:	1 University of New Mexico
A1	City/State/Zip/Country:	Albuquerque, NM 87131 USA
A1	Street Address (if different):	
A1	City/State/Zip/Country:	
A1	Main Phone Number:	(505)277-0111
A1	WWW Home Page Address:	http://www.unm.edu
A1	Admissions Phone Number:	505-277-2446
A1	Admissions Toll-Free Phone Number:	1-800-225-5866
A1	Admissions Office Mailing Address:	Office of Admissions, PO box 4895
A1	City/State/Zip/Country:	Albuquerque, NM 86131 USA
A1	Admissions Fax Number:	505-277-6686
A1	Admissions E-mail Address:	apply@unm.edu
A1	If there is a separate URL for your school's online application, please specify: _____	http://www.unm.edu/apply/

A1 If you have a mailing address other than the above to which applications should be sent, please provide:

A2 Source of institutional control (Check only one):

A2	Public	<input checked="" type="checkbox"/>
A2	Private (nonprofit)	<input type="checkbox"/>
A2	Proprietary	<input type="checkbox"/>

A3 Classify your undergraduate institution:

A3	Coeducational college	<input checked="" type="checkbox"/>
A3	Men's college	<input type="checkbox"/>
A3	Women's college	<input type="checkbox"/>

A4 Academic year calendar:

A4	Semester	<input checked="" type="checkbox"/>
A4	Quarter	<input type="checkbox"/>
A4	Trimester	<input type="checkbox"/>
A4	4-1-4	<input type="checkbox"/>
A4	Continuous	<input type="checkbox"/>
A4	Differs by program (describe):	<input type="checkbox"/>
A4	Other (describe):	<input type="checkbox"/>

A5 Degrees offered by your institution:

A5	Certificate	x
A5	Diploma	
A5	Associate	
A5	Transfer Associate	
A5	Terminal Associate	
A5	Bachelor's	x
A5	Postbachelor's certificate	x
A5	Master's	x
A5	Post-master's certificate	x
A5	Doctoral degree research/scholarship	x
A5	Doctoral degree -- professional practice	x
A5	Doctoral degree -- other	x

B. ENROLLMENT AND PERSISTENCE

B1 Institutional Enrollment - Men and Women Provide numbers of students for each of the following categories as of the institution's official fall reporting date or as of October 15, 2015. Note: Report students formerly designated as "first professional" in the graduate cells.

	FULL-TIME		PART-TIME	
	Men	Women	Men	Women
Undergraduates				
Degree-seeking, first-time freshmen	1,420	1,869	19	19
Other first-year, degree-seeking	171	155	65	56
All other degree-seeking	5,559	6,677	1,654	2,222
Total degree-seeking	7,150	8,701	1,738	2,297
All other undergraduates enrolled in credit courses	104	130	194	208
Total undergraduates	7,254	8,831	1,932	2,505
Graduate				
Degree-seeking, first-time	350	327	107	158
All other degree-seeking	1373	1467	936	1220
All other graduates enrolled in credit courses	21	19	338	515
Total graduate	1744	1813	1381	1893
Total all undergraduates				20,522
Total all graduate				6,831
GRAND TOTAL ALL STUDENTS				27,353

B2 Enrollment by Racial/Ethnic Category. Provide numbers of undergraduate students for each of the following categories as of the institution's official fall reporting date or as of October 15, 2015. Include international students only in the category "Nonresident aliens." Complete the "Total Undergraduates" column only if you cannot provide data for the first two columns. Report as your institution reports to IPEDS: persons who are Hispanic should be reported only on the Hispanic line, not under any race, and persons who are non-Hispanic multi-racial should be reported only under "Two or more races."

	Degree-Seeking First-Time First Year	Degree-Seeking Undergraduates (include first-time first-year)	Total Undergraduates (both degree- and non-degree-seeking)
Nonresident aliens	50	290	511
Hispanic/Latino	1,730	9,247	9,441
Black or African American, non-Hispanic	66	487	498
White, non-Hispanic	1,069	7,041	7,191
American Indian or Alaska Native, non-Hispanic	114	1,130	1,154
Asian, non-Hispanic	150	680	697
Native Hawaiian or other Pacific Islander, non-Hispanic	6	35	36
Two or more races, non-Hispanic	120	686	697
Race and/or ethnicity unknown	22	290	297
TOTAL	3,327	19,886	20,522

Persistence

B3 Number of degrees awarded from July 1, 2014 to June 30, 2015

Certificate/diploma	12
Associate degrees	
Bachelor's degrees	3667
Postbachelor's certificates	2
Master's degrees	1265
Post-Master's certificates	60
Doctoral degrees – research/scholarship	190
Doctoral degrees – professional practice	350
Doctoral degrees – other	18

Graduation Rates

The items in this section correspond to data elements collected by the IPEDS Web-based Data Collection System's Graduation Rate Survey (GRS). For complete instructions and definitions of data elements, see the IPEDS GRS instructions and glossary on the 2015 Web-based survey.

For Bachelor's or Equivalent Programs

Please provide data for the Fall 2009 cohort if available. If Fall 2009 cohort data are not available, provide data for the Fall 2008 cohort.

Fall 2009 Cohort

Report for the cohort of full-time first-time bachelor's (or equivalent) degree-seeking undergraduate students who entered in Fall 2009. Include in the cohort those who entered your institution during the summer term preceding Fall 2009.

B4	Initial 2009 cohort of first-time, full-time bachelor's (or equivalent) degree-seeking undergraduate students; total all students:	3,347
B5	Of the initial 2009 cohort, how many did not persist and did not graduate for the following reasons: death, permanent disability, service in the armed forces, foreign aid service of the federal government, or official church missions; total allowable exclusions:	3
B6	Final 2009 cohort, after adjusting for allowable exclusions: (subtract question B5 from question B4)	3,344
B7	Of the initial 2009 cohort, how many completed the program in four years or less (by August 31, 2013):	516
B8	Of the initial 2009 cohort, how many completed the program in more than four years but in five years or less (after August 31, 2013 and by August 31, 2014):	804
B9	Of the initial 2009 cohort, how many completed the program in more than five years but in six years or less (after August 31, 2014 and by August 31, 2015):	265
B10	Total graduating within six years (sum of questions B7, B8, and B9):	1,585
B11	Six-year graduation rate for 2009 cohort (question B10 divided by question B6):	47%

Fall 2008 Cohort

Report for the cohort of full-time first-time bachelor's (or equivalent) degree-seeking undergraduate students who entered in Fall 2008. Include in the cohort those who entered your institution during the summer term preceding Fall 2008.

B4	Initial 2008 cohort of first-time, full-time bachelor's (or equivalent) degree-seeking undergraduate students; total all students:	3,152
B5	Of the initial 2008 cohort, how many did not persist and did not graduate for the following reasons: death, permanent disability, service in the armed forces, foreign aid service of the federal government, or official church missions; total allowable exclusions:	4
B6	Final 2008 cohort, after adjusting for allowable exclusions: (subtract question B5 from question B4)	3,148
B7	Of the initial 2008 cohort, how many completed the program in four years or less (by August 31, 2012):	474
B8	Of the initial 2008 cohort, how many completed the program in more than four years but in five years or less (after August 31, 2012 and by August 31, 2013):	710
B9	Of the initial 2008 cohort, how many completed the program in more than five years but in six years or less (after August 31, 2013 and by August 31, 2014):	314
B10	Total graduating within six years (sum of questions B7, B8, and B9):	1,498

B11	Six-year graduation rate for 2008 cohort (question B10 divided by question B6):	48%
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For Two-Year Institutions

Please provide data for the 2012 cohort if available. If 2012 cohort data are not available, provide data for the 2011 cohort.

2012 Cohort

B12	Initial 2012 cohort, total of first-time, full-time degree/certificate-seeking students:	
B13	Of the initial 2012 cohort, how many did not persist and did not graduate for the following reasons: death, permanent disability, service in the armed forces, foreign aid service of the federal government, or official church missions; total allowable exclusions:	
B14	Final 2012 cohort, after adjusting for allowable exclusions (Subtract question B13 from question B12):	0
B15	Completers of programs of less than two years duration (total):	
B16	Completers of programs of less than two years within 150 percent of normal time:	
B17	Completers of programs of at least two but less than four years (total):	
B18	Completers of programs of at least two but less than four-years within 150 percent of normal time:	
B19	Total transfers-out (within three years) to other institutions:	
B20	Total transfers to two-year institutions:	
B21	Total transfers to four-year institutions:	

2011 Cohort

B12	Initial 2011 cohort, total of first-time, full-time degree/certificate-seeking students:	
B13	Of the initial 2011 cohort, how many did not persist and did not graduate for the following reasons: death, permanent disability, service in the armed forces, foreign aid service of the federal government, or official church missions; total allowable exclusions:	
B14	Final 2011 cohort, after adjusting for allowable exclusions (Subtract question B13 from question B12):	0
B15	Completers of programs of less than two years duration (total):	
B16	Completers of programs of less than two years within 150 percent of normal time:	
B17	Completers of programs of at least two but less than four years (total):	
B18	Completers of programs of at least two but less than four-years within 150 percent of normal time:	
B19	Total transfers-out (within three years) to other institutions:	
B20	Total transfers to two-year institutions:	
B21	Total transfers to four-year institutions:	

Retention Rates

Report for the cohort of all full-time, first-time bachelor's (or equivalent) degree-seeking undergraduate students who entered in Fall 2014 (or the preceding summer term). The initial cohort may be adjusted for students who departed for the following reasons: death, permanent disability, service in the armed forces, foreign aid service of the federal government or official church missions. No other adjustments to the initial cohort should be made.

B22	For the cohort of all full-time bachelor's (or equivalent) degree-seeking undergraduate students who entered your institution as freshmen in Fall 2014 (or the preceding summer term), what percentage was enrolled at your institution as of the date your institution calculates its official enrollment in Fall 2015?	79.50%
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C. FIRST-TIME, FIRST-YEAR (FRESHMAN) ADMISSION

Applications

C1 First-time, first-year, (freshmen) students: Provide the number of degree-seeking, first-time, first-year students who applied, were admitted, and enrolled (full- or part-time) in Fall 2015. Include early decision, early action, and students who began studies during summer in this cohort. Applicants should include only those students who fulfilled the requirements for consideration for admission (i.e., who completed actionable applications) and who have been notified of one of the following actions: admission, nonadmission, placement on waiting list, or application withdrawn (by applicant or institution). Admitted applicants should include wait-listed students

C1	Total first-time, first-year (freshman) men who applied	5771
C1	Total first-time, first-year (freshman) women who applied	7746
C1	Total first-time, first-year (freshman) men who were admitted	2890
C1	Total first-time, first-year (freshman) women who were admitted	3890
C1	Total full-time, first-time, first-year (freshman) men who enrolled	1420
C1	Total part-time, first-time, first-year (freshman) men who enrolled	19
C1	Total full-time, first-time, first-year (freshman) women who enrolled	1869
C1	Total part-time, first-time, first-year (freshman) women who enrolled	19

C2 Freshman wait-listed students (students who met admission requirements but whose final admission was contingent on space availability)

		Yes	No
C2	Do you have a policy of placing students on a waiting list?		x
C2	If yes, please answer the questions below for Fall 2015 admissions:		
C2	Number of qualified applicants offered a place on waiting list		
C2	Number accepting a place on the waiting list		
C2	Number of wait-listed students admitted		
C2	Is your waiting list ranked?		
C2	If yes, do you release that information to students?		
C2	Do you release that information to school counselors?		

Admission Requirements

C3 High school completion requirement

C3	High school diploma is required and GED is accepted	x
C3	High school diploma is required and GED is not accepted	
C3	High school diploma or equivalent is not required	

C4 Does your institution require or recommend a general college-preparatory program for degree-seeking students?

C4	Require	x
C4	Recommend	
C4	Neither require nor recommend	

C5 Distribution of high school units required and/or recommended. Specify the distribution of academic high school course units required and/or recommended of all or most degree-seeking students using Carnegie units (one unit equals one year of study or its equivalent). If you use a different system for calculating units, please convert.

C5		Units Required	Units Recommended
C5	Total academic units	16	
C5	English	4	
C5	Mathematics	4	
C5	Science	3	
C5	Of these, units that must be lab	2	
C5	Foreign language	2	
C5	Social studies	2	
C5	History	1	
C5	Academic electives		
C5	Computer Science		
C5	Visual/Performing Arts		
C5	Other (specify)		

Basis for Selection

C6 Do you have an open admission policy, under which virtually all secondary school graduates or students with GED equivalency diplomas are admitted without regard to academic record, test scores, or other qualifications? If so, check which applies:

C6	Open admission policy as described above for all students	
C6	Open admission policy as described above for most students, but--	
C6	selective admission for out-of-state students	
C6	selective admission to some programs	
C6	other (explain)	

C7 Relative importance of each of the following academic and nonacademic factors in first-time, first-year, degree-seeking (freshman) admission decisions.

C7		Very Important	Important	Considered	Not Considered
C7	Academic				
C7	Rigor of secondary school record	x			
C7	Class rank				x
C7	Academic GPA	x			
C7	Standardized test scores		x		
C7	Application Essay			x	
C7	Recommendation(s)				x
C7	Nonacademic				
C7	Interview				x
C7	Extracurricular activities			x	
C7	Talent/ability			x	
C7	Character/personal qualities			x	
C7	First generation				x
C7	Alumni/ae relation				x
C7	Geographical residence				x
C7	State residency				x
C7	Religious affiliation/commitment				x
C7	Racial/ethnic status				x
C7	Volunteer work			x	
C7	Work experience			x	
C7	Level of applicant's interest				x

SAT and ACT Policies

C8 Entrance exams

C8A		Yes	No
C8A	Does your institution make use of SAT, ACT, or SAT Subject Test scores in admission decisions for first-time, first-year, degree-seeking applicants?	x	

C8A If yes, place check marks in the appropriate boxes below to reflect your institution's policies for use in admission for Fall 2017.

C8A		ADMISSION				
C8A		Require	Recommend	Require for Some	Consider if Submitted	Not Used
C8A	SAT or ACT	x				
C8A	ACT only					
C8A	SAT only					
C8A	SAT and SAT Subject Tests or ACT					
C8A	SAT Subject Tests only					

C8B If your institution will make use of the ACT in admission decisions for first-time, first-year, degree-seeking applicants for Fall 2017, please indicate which ONE of the following applies: (regardless of whether the writing score will be used in the admissions process):

C8B	ACT with writing required	
C8B	ACT with writing recommended	
C8B	ACT with or without writing accepted	x

C8B If your institution will make use of the SAT in admission decisions for first-time, first-year, degree-seeking for Fall 2017 please indicate which ONE of the following applies (regardless of whether the Essay score will be used in the admissions process):

C8B SAT with Essay component required	
C8B SAT with Essay component recommended	
C8B SAT with or without Essay component accepted	x

C8C Please indicate how your institution will use the SAT or ACT writing component; check all that apply:

C8C	SAT essay	ACT essay
C8C For admission		
C8C For placement		
C8C For advising		
C8C In place of an application essay		
C8C As a validity check on the application essay		
C8C No college policy as of now		
C8C Not using essay component	x	x

C8D In addition, does your institution use applicants' test scores for academic advising?

C8D	Yes	No
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C8E Latest date by which SAT or ACT scores must be received for fall-	15-Jun
C8E Latest date by which SAT Subject Test scores must be received for fall-term admission	15-Jun

C8F If necessary, use this space to clarify your test policies (e.g., if tests are recommended for some

C8G Please indicate which tests your institution uses for placement (e.g., state tests):

C8G SAT	x		
C8G ACT	x		
C8G SAT Subject Tests			
C8G AP			
C8G CLEP			
C8G Institutional Exam			
C8G State Exam (specify):			

Freshman Profile

Provide percentages for ALL enrolled, degree-seeking, full-time and part-time, first-time, first-year (freshman) students enrolled in Fall 2015, including students who began studies during summer, international students/nonresident aliens, and students admitted under special arrangements.

C9 Percent and number of first-time, first-year (freshman) students enrolled in Fall 2015 who submitted national standardized (SAT/ACT) test scores. Include information for ALL enrolled, degree-seeking, first-time, first-year (freshman) students who submitted test scores. Do not include partial test scores (e.g., mathematics scores but not critical reading for a category of students) or combine other standardized test results (such as TOEFL) in this item. Do not convert SAT scores to ACT scores and vice versa. The 25th percentile is the score that 25 percent scored at or below; the 75th percentile score is the one that 25 percent scored at or above.

C9	Percent submitting SAT scores	21%	Number submitting SAT scores	701
C9	Percent submitting ACT scores	90%	Number submitting ACT scores	2979

C9		25th Percentile	75th Percentile
C9	SAT Critical Reading	480	610
C9	SAT Math	470	600
C9	SAT Writing	460	590
C9	SAT Essay		
C9	ACT Composite	19	25

C9	ACT Math	18	25
C9	ACT English	19	25
C9	ACT Writing		

C9 Percent of first-time, first-year (freshman) students with scores in each range:

	SAT Critical Reading	SAT Math	SAT Writing
C9 700-800	7.51%	5.84%	4.51%
C9 600-699	22.70%	24.04%	19.87%
C9 500-599	38.73%	38.89%	35.06%
C9 400-499	25.88%	25.88%	33.89%
C9 300-399	4.84%	5.18%	6.18%
C9 200-299	0.34%	0.17%	0.49%
Totals should = 100%	100.00%	100.00%	100.00%
	ACT Composite	ACT English	ACT Math
C9 30-36	5.40%	9.53%	4.67%
C9 24-29	32.36%	26.66%	34.37%
C9 18-23	51.67%	44.28%	40.89%
C9 12-17	10.47%	18.36%	20.07%
C9 6-11	0.10%	1.17%	
C9 Below 6	0.00%		
Totals should = 100%	100.00%	100.00%	100.00%

C10 Percent of all degree-seeking, first-time, first-year (freshman) students who had high school class rank within each of the following ranges (report information for those students from whom you collected high school rank information).

C10	Percent in top tenth of high school graduating class	
C10	Percent in top quarter of high school graduating class	
C10	Percent in top half of high school graduating class	Top half + bottom half = 100%
C10	Percent in bottom half of high school graduating class	
C10	Percent in bottom quarter of high school graduating class	
C10	Percent of total first-time, first-year (freshmen) students who submitted high school class rank:	

C11 Percentage of all enrolled, degree-seeking, first-time, first-year (freshman) students who had high school grade-point averages within each of the following ranges (using 4.0 scale). Report information only for those students from whom you collected high school GPA.

C11	Percent who had GPA of 3.75 and higher	23.13%
C11	Percent who had GPA between 3.50 and 3.74	18.22%
C11	Percent who had GPA between 3.25 and 3.49	19.00%
C11	Percent who had GPA between 3.00 and 3.24	17.85%
C11	Percent who had GPA between 2.50 and 2.99	19.04%
C11	Percent who had GPA between 2.0 and 2.49	2.73%
C11	Percent who had GPA between 1.0 and 1.99	0.03%
C11	Percent who had GPA below 1.0	
	Totals should = 100%	100.00%

C12	Average high school GPA of all degree-seeking, first-time, first-year (freshman) students who submitted GPA:	3.38
C12	Percent of total first-time, first-year (freshman) students who submitted high school GPA:	89.12%

Admission Policies

C13 **Application Fee**

C13		Yes	No
C13	Does your institution have an application fee?	x	
C13	Amount of application fee:	\$20.00	
C13		Yes	No
C13	Can it be waived for applicants with financial need?	x	

C13 If you have an application fee and an on-line application option,

C13	Same fee:	x
C13	Free:	
C13	Reduced:	

C13		Yes	No
C13	Can on-line application fee be waived for applicants with financial need?	x	

C14 Application closing date

C14		Yes	No
C14	Does your institution have an application closing date?		x
C14	Application closing date (fall):		
C14	Priority date:	5/1	

C15		Yes	No
C15	Are first-time, first-year students accepted for terms other than	x	

C16 Notification to applicants of admission decision sent (fill in one only)

C16	On a rolling basis beginning (date):	x
C16	By (date):	
C16	Other:	

C17 Reply policy for admitted applicants (fill in one only)

C17	Must reply by (date):	
C17	No set date:	x
C17	Must reply by May 1 or within _____ weeks if notified thereafter	
C17	Other:	
C17	Deadline for housing deposit (MM/DD):	7/12
C17	Amount of housing deposit:	50.00
C17	Refundable if student does not enroll?	
C17	Yes, in full	
C17	Yes, in part	
C17	No	x

C18 Deferred admission

C18		Yes	No
C18	Does your institution allow students to postpone enrollment after admission?	x	
C18	If yes, maximum period of postponement:		

C19 Early admission of high school students

C19		Yes	No
C19	Does your institution allow high school students to enroll as full-time, first-time, first-year (freshman) students one year or more before high school graduation?	x	

C20 Common Application Question removed from CDS. (Initiated during 2006-2007 cycle)

Early Decision and Early Action Plans

C21 Early Decision

C21		Yes	No
C21	Does your institution offer an early decision plan (an admission plan that permits students to apply and be notified of an admission decision well in advance of the regular notification date and that asks students to commit to attending if accepted) for first-time, first-year (freshman) applicants for fall enrollment?		x

C21 If "yes," please complete the following:

C21	First or only early decision plan closing date	
C21	First or only early decision plan notification date	
C21	Other early decision plan closing date	
C21	Other early decision plan notification date	

C21 For the Fall 2015 entering class:

C21	Number of early decision applications received by your institution	
C21	Number of applicants admitted under early decision plan	
C21	Please provide significant details about your early decision plan:	

C22 Early action

C22		Yes	No
C22	Do you have a nonbinding early action plan whereby students are notified of an admission decision well in advance of the regular notification date but do not have to commit to attending your college?		x

C22 If "yes," please complete the following:

C22	Early action closing date	
C22	Early action notification date	

C22 Is your early action plan a "restrictive" plan under which you limit students from applying to other early plans?

C22	Yes	No
C22		

D. TRANSFER ADMISSION

Fall Applicants

D1		Yes	No
D1	Does your institution enroll transfer students? (If no, please skip to Section E)	x	
D1	If yes, may transfer students earn advanced standing credit by transferring credits earned from course work completed at other colleges/universities?	x	

D2 Provide the number of students who applied, were admitted, and enrolled as degree-seeking transfer students in Fall 2015.

D2		Applicants	Admitted Applicants	Enrolled Applicants
D2	Men	1,458	757	551
D2	Women	1,829	972	647
D2	Total	3,287	1,729	1,198

Application for Admission

D3 Indicate terms for which transfers may enroll:

D3	Fall	<input checked="" type="checkbox"/>
D3	Winter	
D3	Spring	<input checked="" type="checkbox"/>
D3	Summer	<input checked="" type="checkbox"/>

D4		Yes	No
D4	Must a transfer applicant have a minimum number of credits completed or else must apply as an entering freshman?	x	
D4	If yes, what is the minimum number of credits and the unit of measure?	24 semester credit hours	

D5 Indicate all items required of transfer students to apply for admission:

D5		Required of All	Recommended of All	Recommended of Some	Required of Some	Not Required
D5	High school transcript				x	
D5	College transcript(s)	x				
D5	Essay or personal statement				x	
D5	Interview					x
D5	Standardized test scores				x	
D5	Statement of good standing from prior institution(s)					x

D6 If a minimum high school grade point average is required of transfer applicants, specify (on a 4.0 scale): 2.50

D7 If a minimum college grade point average is required of transfer applicants, specify (on a 4.0 scale): 2.00

D8 List any other application requirements specific to transfer applicants:

D9 List application priority, closing, notification, and candidate reply dates for transfer students. If applications are reviewed on a continuous or rolling basis, place a check mark in the "Rolling admission" column.

D9		Priority Date	Closing Date	Notification Date	Reply Date	Rolling Admission
D9	Fall	6/15				
D9	Winter					
D9	Spring	11/15				
D9	Summer	5/1				

D10		Yes	No
D10	Does an open admission policy, if reported, apply to transfer students?		x

D11 Describe additional requirements for transfer admission, if applicable:

Transfer Credit Policies

D12 Report the lowest grade earned for any course that may be transferred for credit: C-

D13	Number	Unit Type
D13 Maximum number of credits or courses that may be transferred from a two-year institution:	n/a	

D14	Number	Unit Type
D14 Maximum number of credits or courses that may be transferred from a four-year institution:	n/a	

D15 Minimum number of credits that transfers must complete at your institution to earn an associate degree: n/a

D16 Minimum number of credits that transfers must complete at your institution to earn a bachelor's degree: 30.00

D17 Describe other transfer credit policies: The University of New Mexico evaluates without prejudice courses from post-secondary institutions that are regionally accredited or are candidates for regional

E. ACADEMIC OFFERINGS AND POLICIES

E1 Special study options: Identify those programs available at your institution. Refer to the glossary for definitions.

E1	Accelerated program	x
E1	Cooperative education program	x
E1	Cross-registration	
E1	Distance learning	x
E1	Double major	x
E1	Dual enrollment	x
E1	English as a Second Language (ESL)	x
E1	Exchange student program (domestic)	x
E1	External degree program	
E1	Honors Program	x
E1	Independent study	x
E1	Internships	x
E1	Liberal arts/career combination	
E1	Student-designed major	x
E1	Study abroad	x
E1	Teacher certification program	x
E1	Weekend college	x
E1	Other (specify):	

E2 This question has been removed from the Common Data Set.

E3 Areas in which all or most students are required to complete some course work prior to graduation:

E3	Arts/fine arts	x
E3	Computer literacy	
E3	English (including composition)	x
E3	Foreign languages	x
E3	History	x
E3	Humanities	x
E3	Mathematics	x
E3	Philosophy	
E3	Sciences (biological or physical)	x
E3	Social science	x
E3	Other (describe):	

Library Collections: The CDS Publishers will collect library data again when a new Academic Libraries Survey is in place.

F. STUDENT LIFE

F1 Percentages of first-time, first-year (freshman) degree-seeking students and degree-seeking undergraduates enrolled in Fall 2015 who fit the following categories:

F1		First-time, first-year (freshman) students	Undergraduates
F1	Percent who are from out of state (exclude international/nonresident aliens from the numerator and denominator)	15%	7%
F1	Percent of men who join fraternities	3%	5%
F1	Percent of women who join sororities	3%	6%
F1	Percent who live in college-owned, -operated, or -affiliated housing	23%	8%
F1	Percent who live off campus or commute	77%	92%
F1	Percent of students age 25 and older	0%	23%
F1	Average age of full-time students	19	22
F1	Average age of all students (full- and part-time)	19	23

F2 **Activities offered** Identify those programs available at your institution.

F2	Campus Ministries	x
F2	Choral groups	x
F2	Concert band	x
F2	Dance	x
F2	Drama/theater	x
F2	International Student Organization	x
F2	Jazz band	x
F2	Literary magazine	x
F2	Marching band	x
F2	Model UN	x
F2	Music ensembles	x
F2	Musical theater	x
F2	Opera	x
F2	Pep band	x
F2	Radio station	x
F2	Student government	x
F2	Student newspaper	x
F2	Student-run film society	x
F2	Symphony orchestra	x
F2	Television station	x
F2	Yearbook	

F3 **ROTC** (program offered in cooperation with Reserve Officers' Training Corps)

F3		On Campus	At Cooperating Institution	Name of Cooperating Institution
F3	Army ROTC is offered:	x		
F3	Naval ROTC is offered:	x		
F3	Air Force ROTC is offered:	x		

F4 **Housing:** Check all types of college-owned, -operated, or -affiliated housing available for undergraduates at your institution.

F4	Coed dorms	x
F4	Men's dorms	
F4	Women's dorms	
F4	Apartments for married students	x
F4	Apartments for single students	x
F4	Special housing for disabled students	x
F4	Special housing for international students	x
F4	Fraternity/sorority housing	x
F4	Cooperative housing	
F4	Theme housing	x
F4	Wellness housing	
F4	Other housing options (specify):	

G. ANNUAL EXPENSES

G0 Please provide the URL of your institution's net price calculator:
<https://npc.collegeboard.org/student/app/unm#Net%20Price%20Calculator>
Provide 2016-2017 academic year costs of attendance for the following categories that are applicable to your institution.

Check here if your institution's 2016-2017 academic year costs of attendance are not available at this time and provide an approximate date (i.e., month/day) when your institution's final 2016-2017 academic year costs of attendance will be available:
30-Apr

G1 Undergraduate full-time tuition, required fees, room and board List the typical tuition, required fees, and room and board for a full-time undergraduate student for the FULL 2016-2017 academic year (30 semester or 45 quarter hours for institutions that derive annual tuition by multiplying credit hour cost by number of credits). A full academic year refers to the period of time generally extending from September to June; usually equated to two semesters, two trimesters, three quarters, or the period covered by a four-one-four plan. Room and board is defined as double occupancy and 19 meals per week or the maximum meal plan. Required fees include only charges that all full-time students must pay that are not included in tuition (e.g., registration, health, or activity fees.) Do not include optional fees (e.g., parking, laboratory use).

G1		First-Year	Undergraduates
G1	PRIVATE INSTITUTIONS Tuition:		
G1	PUBLIC INSTITUTIONS Tuition: In-district		
G1	PUBLIC INSTITUTIONS In-state (out-of-district):		
G1	PUBLIC INSTITUTIONS Out-of-state:		
G1	NONRESIDENT ALIENS Tuition:		
REQUIRED FEES:			
ROOM AND BOARD: (on-campus)			
G1	ROOM ONLY: (on-campus)		
G1	BOARD ONLY: (on-campus meal plan)		
G1	Comprehensive tuition and room and board fee (if your college cannot provide separate tuition and room and board fees):		

G1 Other:

G2		Minimum	Maximum
G2	Number of credits per term a student can take for the stated full-time tuition		

G3		Yes	No
G3	Do tuition and fees vary by year of study (e.g., sophomore, junior, senior)?		

G4		Yes	No
G4	Do tuition and fees vary by undergraduate instructional program?		

G4		%	
G4	If yes, what percentage of full-time undergraduates pay more than the tuition and fees reported in G1?		

G5 Provide the estimated expenses for a typical full-time undergraduate student:

	Residents	Commuters (living at home)	Commuters (not living at home)
G5 Books and supplies			
G5 Room only			
G5 Board only			
G5 Room and board total (if your college cannot provide separate room and board figures for commuters not living at home):			
G5 Transportation			
G5 Other expenses			

G6 Undergraduate per-credit-hour charges (tuition only)

G6 PRIVATE INSTITUTIONS:	
G6 PUBLIC INSTITUTIONS In-district:	
G6 PUBLIC INSTITUTIONS In-state (out-of-district):	
G6 PUBLIC INSTITUTIONS Out-of-state:	
G6 NONRESIDENT ALIENS:	

H. FINANCIAL AID

Aid Awarded to Enrolled Undergraduates

Enter total dollar amounts awarded to enrolled full-time and less than full-time degree-seeking undergraduates (using the same cohort reported in CDS Question B1, "total degree-seeking" undergraduates) in the following categories. (Note: If the data being reported are final figures for the 2014-2015 academic year (see the next item below), use the 2014-2015 academic year's CDS Question B1 cohort.) Include aid awarded to international students (i.e., those not qualifying for federal aid). Aid that is non-need-based but that was used to meet need should be reported in the need-based aid columns. (For a suggested order of precedence in assigning categories of aid to cover need, see the entry for "non-need-based scholarship or grant aid" on the last page of the definitions section.)

H1		2015-2016 estimated	2014-2015 final
H1	Indicate the academic year for which data are reported for items H1, H2, H2A, and H6 below:		

H3 Which needs-analysis methodology does your institution use in awarding institutional aid?

H3	Federal methodology (FM)	
H3	Institutional methodology (IM)	
H3	Both FM and IM	

H1		Need-based \$ (Include non-need-based aid used to meet need.)	Non-need-based \$ (Exclude non-need-based aid used to meet need.)
H1	Scholarships/Grants		
H1	Federal		
H1	State (i.e., all states, not only the state in which your institution is located)		
H1	Institutional: Endowed scholarships, annual gifts and tuition funded grants, awarded by the college, excluding athletic aid and tuition waivers (which are reported below).		
H1	Scholarships/grants from external sources (e.g., Kiwanis, National Merit) not awarded by the college		
H1	Total Scholarships/Grants	\$0	\$0
H1	Self-Help		
H1	Student loans from all sources (excluding parent loans)		
H1	Federal Work-Study		
H1	State and other (e.g., institutional) work-study/employment (Note: Excludes Federal Work-Study captured above.)		
H1	Total Self-Help	\$0	\$0
H1	Other		
H1	Parent Loans		
H1	Tuition Waivers Reporting is optional. Report tuition waivers in this row if you choose to report them. Do not report tuition waivers elsewhere.		
H1	Athletic Awards		

H2 **Number of Enrolled Students Awarded Aid:** List the number of degree-seeking full-time and less-than-full-time undergraduates who applied for and were awarded financial aid from any source. **Aid that is non-need-based but that was used to meet need should be counted as need-based aid.** Numbers should reflect the cohort awarded the dollars reported in H1. Note: In the chart below, students may be counted in more than one row, and full-time freshmen should also be counted as full-time undergraduates.

H2		First-time Full-time Freshmen	Full-time Undergraduate (Incl. Fresh.)	Less Than Full-time Undergraduate
H2	a) Number of degree-seeking undergraduate students (CDS Item B1 if reporting on Fall 2015 cohort)			
H2	b) Number of students in line a who applied for need-based financial aid			
H2	c) Number of students in line b who were determined to have financial need			

H2	d) Number of students in line c who were awarded any financial aid			
H2	e) Number of students in line d who were awarded any need-based scholarship or grant aid			
H2	f) Number of students in line d who were awarded any need-based self-help aid			
H2	g) Number of students in line d who were awarded any non-need-based scholarship or grant aid			
H2	h) Number of students in line d whose need was fully met (exclude PLUS loans, unsubsidized loans, and private alternative loans)			
H2	i) On average, the percentage of need that was met of students who were awarded any need-based aid. Exclude any aid that was awarded in excess of need as well as any resources that were awarded to replace EFC (PLUS loans, unsubsidized loans, and private alternative loans)			
H2	j) The average financial aid package of those in line d. Exclude any resources that were awarded to replace EFC (PLUS loans, unsubsidized loans, and private alternative loans)			
H2	k) Average need-based scholarship and grant award of those in line e			
H2	l) Average need-based self-help award (excluding PLUS loans, unsubsidized loans, and private alternative loans) of those in line f			
H2	m) Average need-based loan (excluding PLUS loans, unsubsidized loans, and private alternative loans) of those in line f who were awarded a need-based loan			

H2A Number of Enrolled Students Awarded Non-need-based Scholarships and Grants: List the number of degree-seeking full-time and less-than-full-time undergraduates who had no financial need and who were awarded institutional non-need-based scholarship or grant aid. Numbers should reflect the cohort awarded the dollars reported in H1. Note: In the chart below, students may be counted in more than one row, and full-time freshmen should also be counted as full-time undergraduates.

H2A		First-time Full-time Freshmen	Full-time Undergrad (Incl. Fresh.)	Less Than Full-time Undergrad
H2A	n) Number of students in line a who had no financial need and who were awarded institutional non-need-based scholarship or grant aid (exclude those who were awarded athletic awards and tuition benefits)			
H2A	o) Average dollar amount of institutional non-need-based scholarship and grant aid awarded to students in line n			
H2A	p) Number of students in line a who were awarded an institutional non-need-based athletic scholarship or grant			
H2A	q) Average dollar amount of institutional non-need-based athletic scholarships and grants awarded to students in line p			

H3 Incorporated into H1 above.

Note: These are the graduates and loan types to include and exclude in order to fill out CDS H4 and H5.

Include: * 2015 undergraduate class: all students who started at your institution as first-time students and received a bachelor's degree between July 1, 2014 and June 30, 2015.

* only loans made to students who borrowed while enrolled at your institution.

* co-signed loans.

Exclude: * students who transferred in.

* money borrowed at other institutions.

* parent loans

* students who did not graduate or who graduated with another degree or certificate (but no bachelor's degree)

H4	Provide the number of students in the 2015 undergraduate class who started at your institution as first-time students and received a bachelor's degree between July 1, 2014 and June 30, 2015. Exclude students who transferred into your institution	
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H5 Number and percent of students in class (defined in H4 above) borrowing from federal, non-federal, and any loan sources, and the average (or mean) amount borrowed

H5		Number in the class (defined in H4 above) who borrowed	Percent of the class (defined above) who borrowed (nearest 1%)	Average per-undergraduate-borrower cumulative principal borrowed, of those in the first column (nearest \$1)
	a) Any loan program: Federal Perkins, Federal Stafford Subsidized and Unsubsidized, institutional, state, private loans that your institution is aware of, etc. Include both Federal Direct Student Loans and Federal Family Education Loans.			
	b) Federal loan programs: Federal Perkins, Federal Stafford Subsidized and Unsubsidized. Include both Federal Direct Student Loans and Federal Family Education Loans.			
	c) Institutional loan programs.			
	d) State loan programs.			
	e) Private alternative loans made by a bank or lender.			

Aid to Undergraduate Degree-seeking Nonresident Aliens (Note: Report numbers and dollar amounts for the same academic year checked in item H1.)

H6 Indicate your institution's policy regarding institutional scholarship and grant aid for undergraduate degree-seeking nonresident aliens:

H6	Institutional need-based scholarship or grant aid is available	
H6	Institutional non-need-based scholarship or grant aid is available	
H6	Institutional scholarship or grant aid is not available	

H6	If institutional financial aid is available for undergraduate degree-seeking nonresident aliens, provide the number of undergraduate degree-seeking nonresident aliens who were awarded need-based or non-need-based aid:	
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H6	Average dollar amount of institutional financial aid awarded to undergraduate degree-seeking nonresident aliens:	
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H6	Total dollar amount of institutional financial aid awarded to undergraduate degree-seeking nonresident aliens:	
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H7 Check off all financial aid forms nonresident alien first-year financial aid applicants must submit:

H7	Institution's own financial aid form	
H7	CSS/Financial Aid PROFILE	
H7	International Student's Financial Aid Application	
H7	International Student's Certification of Finances	
H7	Other (specify):	

Process for First-Year/Freshman Students

H8 Check off all financial aid forms domestic first-year (freshman) financial aid applicants must submit:

H8	FAFSA	
H8	Institution's own financial aid form	
H8	CSS/Financial Aid PROFILE	
H8	State aid form	
H8	Noncustodial PROFILE	
H8	Business/Farm Supplement	
H8	Other (specify):	

H9 Indicate filing dates for first-year (freshman) students:

H9	Priority date for filing required financial aid forms:	
H9	Deadline for filing required financial aid forms:	
H9	No deadline for filing required forms (applications processed on a rolling basis):	

H10 Indicate notification dates for first-year (freshman) students (answer a or b):

H10	a) Students notified on or about (date):		
H10		Yes	No
H10	b) Students notified on a rolling basis:		
H10	If yes, starting date:		

H11 Indicate reply dates:

H11	Students must reply by (date):	
H11	or within _____ weeks of notification.	

Types of Aid Available

Please check off all types of aid available to undergraduates at your institution:

H12	Loans	
H12	FEDERAL DIRECT STUDENT LOAN PROGRAM (DIRECT LOAN)	
H12	Direct Subsidized Stafford Loans	
H12	Direct Unsubsidized Stafford Loans	
H12	Direct PLUS Loans	
H12	Federal Perkins Loans	
H12	Federal Nursing Loans	
H12	State Loans	
H12	College/university loans from institutional funds	
H12	Other (specify):	

H13 Scholarships and Grants

H13	NEED-BASED:	
H13	Federal Pell	
H13	SEOG	
H13	State scholarships/grants	
H13	Private scholarships	
H13	College/university scholarship or grant aid from institutional funds	
H13	United Negro College Fund	
H13	Federal Nursing Scholarship	
H13	Other (specify):	

H14 Check off criteria used in awarding institutional aid. Check all that apply.

H14		Non-Need Based	Need-Based
H14	Academics		
H14	Alumni affiliation		
H14	Art		
H14	Athletics		
H14	Job skills		

H14	ROTC		
H14	Leadership		
H14	Minority status		
H14	Music/drama		
H14	Religious affiliation		
H14	State/district residency		

H15

If your institution has recently implemented any major financial aid policy, program, or initiative to make your institution more affordable to incoming students such as replacing loans with grants, or waiving costs for families below a certain income level please provide details below:

I. INSTRUCTIONAL FACULTY AND CLASS SIZE

Please report the number of instructional faculty members in each category for Fall 2015. Include faculty who are on your institution's payroll on the census date your institution uses for IPEDS/AAUP.

I1 IPEDS/AAUP.

The following definition of full-time instructional faculty is used by the American Association of University Professors (AAUP) in its annual Faculty Compensation Survey (the part time definitions are not used by AAUP). Instructional Faculty is defined as those members of the instructional-research staff whose major regular assignment is instruction, including those with released time for research. Use the chart below to determine inclusions and exclusions:

	Full-time	Part-time
(a) instructional faculty in preclinical and clinical medicine, faculty who are not paid (e.g., those who donate their services or are in the military), or research-only faculty, post-doctoral fellows, or pre-doctoral fellows	Exclude	Include only if they teach one or more non-clinical credit courses
(b) administrative officers with titles such as dean of students, librarian, registrar, coach, and the like, even though they may devote part of their time to classroom instruction and may have faculty status	Exclude	Include if they teach one or more non-clinical credit courses
(c) other administrators/staff who teach one or more non-clinical credit courses even though they do not have faculty status	Exclude	Include
(d) undergraduate or graduate students who assist in the instruction of courses, but have titles such as teaching assistant, teaching fellow, and the like	Exclude	Exclude
(e) faculty on sabbatical or leave with pay	Include	Exclude
(f) faculty on leave without pay	Exclude	Exclude
(g) replacement faculty for faculty on sabbatical leave or leave with pay	Exclude	Include

Full-time instructional faculty: faculty employed on a full-time basis for instruction (including those with released time for research)

Part-time instructional faculty: Adjuncts and other instructors being paid solely for part-time classroom instruction. Also includes full-time faculty teaching less than two semesters, three quarters, two trimesters, or two four-month sessions. Employees who are not considered full-time instructional faculty but who teach one or more non-clinical credit courses may be counted as part-time faculty.

Minority faculty: includes faculty who designate themselves as Black, non-Hispanic; American Indian or Alaska Native; Asian, Native Hawaiian or other Pacific Islander, or Hispanic.

Doctorate: includes such degrees as Doctor of Philosophy, Doctor of Education, Doctor of Juridical Science, and Doctor of Public Health in any field such as arts, sciences, education, engineering, business, and public administration. Also includes terminal degrees formerly designated as "first professional," including dentistry (DDS or DMD), medicine (MD), optometry (OD), osteopathic medicine (DO), pharmacy (DPharm or BPharm), podiatric medicine (DPM), veterinary medicine (DVM), chiropractic (DC or DCM), or law (JD).

Terminal degree: the highest degree in a field: example, M. Arch (architecture) and MFA (master of fine arts).

	Full-Time	Part-Time	Total
I1 a) Total number of instructional faculty	1070	531	1601
I1 b) Total number who are members of minority groups	272	125	397
I1 c) Total number who are women	516	301	817
I1 d) Total number who are men	554	230	784
I1 e) Total number who are nonresident aliens (international)	45	12	57
I1 f) Total number with doctorate, or other terminal degree	869	105	974
I1 g) Total number whose highest degree is a master's but not a terminal master's	158	91	249
I1 h) Total number whose highest degree is a bachelor's	38	184	222
I1 i) Total number whose highest degree is unknown or other (Note: Items f, g, h, and i must sum up to item a.)	5	151	156
I1 j) Total number in stand-alone graduate/ professional programs in which faculty teach virtually only graduate-level students	14	25	39

I2 Student to Faculty Ratio

Report the Fall 2015 ratio of full-time equivalent students (full-time plus 1/3 part time) to full-time equivalent instructional faculty (full time plus 1/3 part time). In the ratio calculations, exclude both faculty and students in stand-alone graduate or professional programs such as medicine, law, veterinary, dentistry, social work, business, or public health in which faculty teach virtually only graduate-level students. Do not count undergraduate or graduate student teaching assistants as faculty.

I2	Fall 2015 Student to Faculty ratio	17 to 1	(based on 20,667 students and 1224.7 faculty).
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13 Undergraduate Class Size

In the table below, please use the following definitions to report information about the size of classes and class sections offered in the Fall 2015 term.

Class Sections: A class section is an organized course offered for credit, identified by discipline and number, meeting at a stated time or times in a classroom or similar setting, and not a subsection such as a laboratory or discussion session. Undergraduate class sections are defined as any sections in which at least one degree-seeking undergraduate student is enrolled for credit. Exclude distance learning classes and noncredit classes and individual instruction such as dissertation or thesis research, music instruction, or one-to-one readings. Exclude students in independent study, co-operative programs, internships, foreign language taped tutor sessions, practicums, and all students in one-on-one classes. Each class section should be counted only once and should not be duplicated because of course catalog cross-listings.

Class Subsections: A class subsection includes any subsection of a course, such as laboratory, recitation, and discussion subsections that are supplementary in nature and are scheduled to meet separately from the lecture portion of the course. Undergraduate subsections are defined as any subsections of courses in which degree-seeking undergraduate students enrolled for credit. As above, exclude noncredit classes and individual instruction such as dissertation or thesis research, music instruction, or one-to-one readings. Each class subsection should be counted only once and should not be duplicated because of cross-listings.

Using the above definitions, please report for each of the following class-size intervals the number of class sections and class subsections offered in Fall 2015. For example, a lecture class with 800 students who met at another time in 40 separate labs with 20 students should be counted once in the "100+" column in the class section column and 40 times under the "20-29" column of the class subsections table.

13 Number of Class Sections with Undergraduates Enrolled

13 Undergraduate Class Size (provide numbers)

13	CLASS SECTIONS	2-9	10-19	20-29	30-39	40-49	50-99	100+	Total
13		956	863	754	224	165	231	94	3287

13	CLASS SUB-SECTIONS	2-9	10-19	20-29	30-39	40-49	50-99	100+	Total
13		90	248	261	65	16	6	1	687

J. DEGREES CONFERRED**J1 Degrees conferred between July 1, 2014 and June 30, 2015**

J1 For each of the following discipline areas, provide the percentage of diplomas/certificates, associate, and bachelor's degrees awarded. To determine the percentage, use majors, not headcount (e.g., students with one degree but a double major will be represented twice). Calculate the percentage from your institution's IPEDS Completions by using the sum of 1st and 2nd majors for each CIP code as the numerator and the sum of the Grand Total by 1st Majors and the Grand Total by 2nd major as the denominator. If you prefer, you can compute the percentages using 1st majors only.

J1	Category	Diploma/Certificates	Associate	Bachelor's	CIP 2010 Categories to Include
J1	Agriculture			0.00%	1
J1	Natural resources and conservation			0.44%	3
J1	Architecture			1.47%	4
J1	Area, ethnic, and gender studies			0.76%	5
J1	Communication/journalism			2.26%	9
J1	Communication technologies			0.00%	10
J1	Computer and information sciences			0.63%	11
J1	Personal and culinary services			0.00%	12
J1	Education			9.90%	13
J1	Engineering			5.59%	14
J1	Engineering technologies			0.00%	15
J1	Foreign languages, literatures, and linguistics			2.29%	16
J1	Family and consumer sciences			1.53%	19
J1	Law/legal studies			0.00%	22
J1	English			5.67%	23
J1	Liberal arts/general studies			6.30%	24
J1	Library science			0.00%	25
J1	Biological/life sciences			7.50%	26
J1	Mathematics and statistics			1.04%	27
J1	Military science and military technologies			0.00%	28 & 29
J1	Interdisciplinary studies			0.90%	30
J1	Parks and recreation			0.00%	31
J1	Philosophy and religious studies			1.01%	38
J1	Theology and religious vocations			0.00%	39
J1	Physical sciences			2.32%	40
J1	Science technologies			0.00%	41
J1	Psychology			9.81%	42
J1	Homeland Security, law enforcement, firefighting, and protective services			4.03%	43
J1	Public administration and social services			0.00%	44
J1	Social sciences			7.16%	45
J1	Construction trades			0.00%	46
J1	Mechanic and repair technologies			0.00%	47
J1	Precision production			0.00%	48
J1	Transportation and materials moving			0.00%	49
J1	Visual and performing arts			5.70%	50
J1	Health professions and related programs			6.98%	51
J1	Business/marketing			15.27%	52
J1	History			1.44%	54
J1	Other				
J1	TOTAL (should = 100%)	0.00%	0.00%	100.00%	

Common Data Set Definitions
All definitions related to the financial aid section appear at the end of the Definitions document.
Items preceded by an asterisk (*) represent definitions agreed to among publishers which do not appear on the CDS document but may be present on individual publishers' surveys.
* Academic advisement: Plan under which each student is assigned to a faculty member or a trained adviser, who, through regular meetings, helps the student plan and implement immediate and long-term academic and vocational goals.
Accelerated program: Completion of a college program of study in fewer than the usual number of years, most often by attending summer sessions and carrying extra courses during the regular academic term.
Admitted student: Applicant who is offered admission to a degree-granting program at your institution.
* Adult student services: Admission assistance, support, orientation, and other services expressly for adults who have started college for the first time, or who are re-entering after a lapse of a few years.
American Indian or Alaska Native: A person having origins in any of the original peoples of North and South America (including Central America) and maintaining tribal affiliation or community attachment.
Applicant (first-time, first year): An individual who has fulfilled the institution's requirements to be considered for admission (including payment or waiving of the application fee, if any) and who has been notified of one of the following actions: admission, nonadmission, placement on waiting list, or application withdrawn (by applicant or institution).
Application fee: That amount of money that an institution charges for processing a student's application for acceptance. This amount is <i>not</i> creditable toward tuition and required fees, nor is it refundable if the student is not admitted to the institution.
Asian: A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
Associate degree: An award that normally requires at least two but less than four years of full-time equivalent college work.
Bachelor's degree: An award (baccalaureate or equivalent degree, as determined by the Secretary of the U.S. Department of Education) that normally requires at least four years but <i>not</i> more than five years of full-time equivalent college-level work. This includes ALL bachelor's degrees conferred in a five-year cooperative (work-study plan) program. (A cooperative plan provides for alternate class attendance and employment in business, industry, or government; thus, it allows students to combine actual work experience with their college studies.) Also, it includes bachelor's degrees in which the normal four years of work are completed in three years.
Black or African American: A person having origins in any of the black racial groups of Africa.
Board (charges): Assume average cost for 19 meals per week or the maximum meal plan.
Books and supplies (costs): Average cost of books and supplies. Do not include unusual costs for special groups of students (e.g., engineering or art majors), unless they constitute the majority of students at your institution.
Calendar system: The method by which an institution structures most of its courses for the academic year.
Campus Ministry: Religious student organizations (denominational or nondenominational) devoted to fostering religious life on college campuses. May also refer to Campus Crusade for Christ, an interdenominational Christian organization.
* Career and placement services: A range of services, including (often) the following: coordination of visits of employers to campus; aptitude and vocational testing; interest inventories, personal counseling; help in resume writing, interviewing, launching the job search; listings for those students desiring employment and those seeking permanent positions; establishment of a permanent reference folder; career resource materials.
Carnegie units: One year of study or the equivalent in a secondary school subject.
Certificate: See Postsecondary award, certificate, or diploma.
Class rank: The relative numerical position of a student in his or her graduating class, calculated by the high school on the basis of grade-point average, whether weighted or unweighted.
College-preparatory program: Courses in academic subjects (English, history and social studies, foreign languages, mathematics, science, and the arts) that stress preparation for college or university study.
Common Application: The standard application form distributed by the National Association of Secondary School Principals for a large number of private colleges who are members of the Common Application Group.
* Community service program: Referral center for students wishing to perform volunteer work in the community or participate in volunteer activities coordinated by academic departments.
Commuter: A student who lives off campus in housing that is not owned by, operated by, or affiliated with the college. This category includes students who commute from home and students who have moved to the area to attend college.

Contact hour: A unit of measure that represents an hour of scheduled instruction given to students. Also referred to as clock hour.
Continuous basis (for program enrollment): A calendar system classification that is used by institutions that enroll students at any time during the academic year. For example, a cosmetology school or a word processing school might allow students to enroll and begin studies at various times, with no requirement that classes begin on a certain date.
Cooperative education program: A program that provides for alternate class attendance and employment in business, industry, or government.
Cooperative housing: College-owned, -operated, or -affiliated housing in which students share room and board expenses and participate in household chores to reduce living expenses.
* Counseling service: Activities designed to assist students in making plans and decisions related to their education, career, or personal development.
Credit: Recognition of attendance or performance in an instructional activity (course or program) that can be applied by a recipient toward the requirements for a degree, diploma, certificate, or other formal award.
Credit course: A course that, if successfully completed, can be applied toward the number of courses required for achieving a degree, diploma, certificate, or other formal award.
Credit hour: A unit of measure representing an hour (50 minutes) of instruction over a 15-week period in a semester or trimester system or a 10-week period in a quarter system. It is applied toward the total number of hours needed for completing the requirements of a degree, diploma, certificate, or other formal award.
Cross-registration: A system whereby students enrolled at one institution may take courses at another institution without having to apply to the second institution.
Deferred admission: The practice of permitting admitted students to postpone enrollment, usually for a period of one academic term or one year.
Degree: An award conferred by a college, university, or other postsecondary education institution as official recognition for the successful completion of a program of studies.
Degree-seeking students: Students enrolled in courses for credit who are recognized by the institution as seeking a degree or formal award. At the undergraduate level, this is intended to include students enrolled in vocational or occupational programs.
Differs by program (calendar system): A calendar system classification that is used by institutions that have occupational/vocational programs of varying length. These schools may enroll students at specific times depending on the program desired. For example, a school might offer a two-month program in January, March, May, September, and November; and a three-month program in January, April, and October.
Diploma: See Postsecondary award, certificate, or diploma.
Distance learning: An option for earning course credit at off-campus locations via cable television, internet, satellite classes, videotapes, correspondence courses, or other means.
Doctor's degree-research/scholarship: A Ph.D. or other doctor's degree that requires advanced work beyond the master's level, including the preparation and defense of a dissertation based on original research, or the planning and execution of an original project demonstrating substantial artistic or scholarly achievement. Some examples of this type of degree may include Ed.D., D.M.A., D.B.A., D.Sc., D.A., or D.M., and others, as designated by the awarding institution.
Doctor's degree-professional practice: A doctor's degree that is conferred upon completion of a program providing the knowledge and skills for the recognition, credential, or license required for professional practice. The degree is awarded after a period of study such that the total time to the degree, including both pre-professional and professional preparation, equals at least six full-time equivalent academic years. Some of these degrees were formerly classified as "first-professional" and may include: Chiropractic (D.C. or D.C.M.); Dentistry (D.D.S. or D.M.D.); Law (L.L.B. or J.D.); Medicine (M.D.); Optometry (O.D.); Osteopathic Medicine (D.O); Pharmacy (Pharm.D.); Podiatry (D.P.M., Pod.D., D.P.); or, Veterinary Medicine (D.V.M.), and others, as designated by the awarding institution.
Doctor's degree-other: A doctor's degree that does not meet the definition of a doctor's degree - research/scholarship or a doctor's degree - professional practice.
Double major: Program in which students may complete two undergraduate programs of study simultaneously.
Dual enrollment: A program through which high school students may enroll in college courses while still enrolled in high school. Students are not required to apply for admission to the college in order to participate.
Early action plan: An admission plan that allows students to apply and be notified of an admission decision well in advance of the regular notification dates. If admitted, the candidate is not committed to enroll; the student may reply to the offer under the college's regular reply policy.
Early admission: A policy under which students who have not completed high school are admitted and enroll full time in college, usually after completion of their junior year.

<p>Early decision plan: A plan that permits students to apply and be notified of an admission decision (and financial aid offer if applicable) well in advance of the regular notification date. Applicants agree to accept an offer of admission and, if admitted, to withdraw their applications from other colleges. There are three possible decisions for early decision applicants: admitted, denied, or not admitted but forwarded for consideration with the regular applicant pool, without prejudice.</p>
<p>English as a Second Language (ESL): A course of study designed specifically for students whose native language is not English.</p>
<p>Exchange student program-domestic: Any arrangement between a student and a college that permits study for a semester or more at another college in the United States without extending the amount of time required for a degree. See also Study abroad.</p>
<p>External degree program: A program of study in which students earn credits toward a degree through independent study, college courses, proficiency examinations, and personal experience. External degree programs require minimal or no classroom attendance.</p>
<p>Extracurricular activities (as admission factor): Special consideration in the admissions process given for participation in both school and nonschool-related activities of interest to the college, such as clubs, hobbies, student government, athletics, performing arts, etc.</p>
<p>First-time student: A student attending any institution for the first time at the level enrolled. Includes students enrolled in the fall term who attended a postsecondary institution for the first time at the same level in the prior summer term. Also includes students who entered with advanced standing (college credit earned before graduation from high school).</p>
<p>First-time, first-year (freshman) student: A student attending any institution for the first time at the undergraduate level. Includes students enrolled in the fall term who attended college for the first time in the prior summer term. Also includes students who entered with advanced standing (college credits earned before graduation from high school).</p>
<p>First-year student: A student who has completed less than the equivalent of 1 full year of undergraduate work; that is, less than 30 semester hours (in a 120-hour degree program) or less than 900 contact hours.</p>
<p>Freshman: A first-year undergraduate student.</p>
<p>*Freshman/new student orientation: Orientation addressing the academic, social, emotional, and intellectual issues involved in beginning college. May be a few hours or a few days in length; at some colleges, there is a fee.</p>
<p>Full-time student (undergraduate): A student enrolled for 12 or more semester credits, 12 or more quarter credits, or 24 or more contact hours a week each term.</p>
<p>Geographical residence (as admission factor): Special consideration in the admission process given to students from a particular region, state, or country of residence.</p>
<p>Grade-point average (academic high school GPA): The sum of grade points a student has earned in secondary school divided by the number of courses taken. The most common system of assigning numbers to grades counts four points for an A, three points for a B, two points for a C, one point for a D, and no points for an E or F. Unweighted GPA's assign the same weight to each course. Weighting gives students additional points for their grades in advanced or honors courses.</p>
<p>Graduate student: A student who holds a bachelor's or equivalent, and is taking courses at the post-baccalaureate level.</p>
<p>* Health services: Free or low cost on-campus primary and preventive health care available to students.</p>
<p>High school diploma or recognized equivalent: A document certifying the successful completion of a prescribed secondary school program of studies, or the attainment of satisfactory scores on the Tests of General Educational Development (GED), or another state-specified examination.</p>
<p>Hispanic or Latino: A person of Mexican, Puerto Rican, Cuban, South or Central American, or other Spanish culture or origin, regardless of race.</p>
<p>Honors program: Any special program for very able students offering the opportunity for educational enrichment, independent study, acceleration, or some combination of these.</p>
<p>Independent study: Academic work chosen or designed by the student with the approval of the department concerned, under an instructor's supervision, and usually undertaken outside of the regular classroom structure.</p>
<p>In-state tuition: The tuition charged by institutions to those students who meet the state's or institution's residency requirements.</p>
<p>International student: See Nonresident alien.</p>
<p>International student group: Student groups that facilitate cultural dialogue, support a diverse campus, assist international students in acclimation and creating a social network.</p>
<p>Internship: Any short-term, supervised work experience usually related to a student's major field, for which the student earns academic credit. The work can be full- or part-time, on- or off-campus, paid or unpaid.</p>
<p>* Learning center: Center offering assistance through tutors, workshops, computer programs, or audiovisual equipment in reading, writing, math, and skills such as taking notes, managing time, taking tests.</p>
<p>* Legal services: Free or low cost legal advice for a range of issues (personal and other).</p>
<p>Liberal arts/career combination: Program in which a student earns undergraduate degrees in two separate fields, one in a liberal arts major and the other in a professional or specialized major, whether on campus or through cross-registration.</p>

<p>Master's degree: An award that requires the successful completion of a program of study of generally one or two full-time equivalent academic years of work beyond the bachelor's degree. Some of these degrees, such as those in Theology (M.Div., M.H.L./Rav) that were formerly classified as "first-professional", may require more than two full-time equivalent academic years of work.</p>
<p>Minority affiliation (as admission factor): Special consideration in the admission process for members of designated racial/ethnic minority groups.</p>
<p>* Minority student center: Center with programs, activities, and/or services intended to enhance the college experience of students of color.</p>
<p>Model United Nations: A simulation activity focusing on conflict resolution, globalization, and diplomacy. Assuming roles as foreign ambassadors and "delegates," students conduct research, engage in debate, draft resolutions, and may participate in a national Model UN conference.</p>
<p>Native Hawaiian or Other Pacific Islander: A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.</p>
<p>Nonresident alien: A person who is not a citizen or national of the United States and who is in this country on a visa or temporary basis and does not have the right to remain indefinitely.</p>
<p>* On-campus day care: Licensed day care for students' children (usually age 3 and up); usually for a fee.</p>
<p>Open admission: Admission policy under which virtually all secondary school graduates or students with GED equivalency diplomas are admitted without regard to academic record, test scores, or other qualifications.</p>
<p>Other expenses (costs): Include average costs for clothing, laundry, entertainment, medical (if not a required fee), and furnishings.</p>
<p>Out-of-state tuition: The tuition charged by institutions to those students who do not meet the institution's or state's residency requirements.</p>
<p>Part-time student (undergraduate): A student enrolled for fewer than 12 credits per semester or quarter, or fewer than 24 contact hours a week each term.</p>
<p>* Personal counseling: One-on-one or group counseling with trained professionals for students who want to explore personal, educational, or vocational issues.</p>
<p>Post-baccalaureate certificate: An award that requires completion of an organized program of study requiring 18 credit hours beyond the bachelor's; designed for persons who have completed a baccalaureate degree but do not meet the requirements of academic degrees carrying the title of master.</p>
<p>Post-master's certificate: An award that requires completion of an organized program of study of 24 credit hours beyond the master's degree but does not meet the requirements of academic degrees at the doctoral level.</p>
<p>Postsecondary award, certificate, or diploma: Includes the following three IPEDS definitions for postsecondary awards, certificates, and diplomas of varying durations and credit/contact hour requirements—</p>
<p><i>Less Than 1 Academic Year:</i> Requires completion of an organized program of study at the postsecondary level (below the baccalaureate degree) in less than 1 academic year (2 semesters or 3 quarters) or in less than 900 contact hours by a student enrolled full-time.</p>
<p><i>At Least 1 But Less Than 2 Academic Years:</i> Requires completion of an organized program of study at the postsecondary level (below the baccalaureate degree) in at least 1 but less than 2 full-time equivalent academic years, or designed for completion in at least 30 but less than 60 credit hours, or in at least 900 but less than 1,800 contact hours.</p>
<p><i>At Least 2 But Less Than 4 Academic Years:</i> Requires completion of an organized program of study at the postsecondary level (below the baccalaureate degree) in at least 2 but less than 4 full-time equivalent academic years, or designed for completion in at least 60 but less than 120 credit hours, or in at least 1,800 but less than 3,600 contact hours.</p>
<p>Private institution: An educational institution controlled by a private individual(s) or by a nongovernmental agency, usually supported primarily by other than public funds, and operated by other than publicly elected or appointed officials.</p>
<p>Private for-profit institution: A private institution in which the individual(s) or agency in control receives compensation, other than wages, rent, or other expenses for the assumption of risk.</p>
<p>Private nonprofit institution: A private institution in which the individual(s) or agency in control receives no compensation, other than wages, rent, or other expenses for the assumption of risk. These include both independent nonprofit schools and those affiliated with a religious organization.</p>
<p>Proprietary institution: See Private for-profit institution.</p>
<p>Public institution: An educational institution whose programs and activities are operated by publicly elected or appointed school officials, and which is supported primarily by public funds.</p>
<p>Quarter calendar system: A calendar system in which the academic year consists of three sessions called quarters of about 12 weeks each. The range may be from 10 to 15 weeks. There may be an additional quarter in the summer.</p>
<p>Race/ethnicity: Category used to describe groups to which individuals belong, identify with, or belong in the eyes of the community. The categories do not denote scientific definitions of anthropological origins. A person may be counted in only one group.</p>
<p>Race/ethnicity unknown: Category used to classify students or employees whose race/ethnicity is not known and whom institutions are unable to place in one of the specified racial/ethnic categories.</p>

Religious affiliation/commitment (as admission factor): Special consideration given in the admission process for affiliation with a certain church or faith/religion, commitment to a religious vocation, or observance of certain religious tenets/lifestyle.
* Religious counseling: One-on-one or group counseling with trained professionals for students who want to explore religious problems or issues.
* Remedial services: Instructional courses designed for students deficient in the general competencies necessary for a regular postsecondary curriculum and educational setting.
Required fees: Fixed sum charged to students for items not covered by tuition and required of such a large proportion of all students that the student who does NOT pay is the exception. Do not include application fees or optional fees such as lab fees or parking fees.
Resident alien or other eligible non-citizen: A person who is not a citizen or national of the United States and who has been admitted as a legal immigrant for the purpose of obtaining permanent resident alien status (and who holds either an alien registration card [Form I-551 or I-151], a Temporary Resident Card [Form I-688], or an Arrival-Departure Record [Form I-94] with a notation that conveys legal immigrant status, such as Section 207 Refugee, Section 208 Asylee, Conditional Entrant Parolee or Cuban-Haitian).
Room and board (charges)—on campus: Assume double occupancy in institutional housing and 19 meals per week (or maximum meal plan).
Secondary school record (as admission factor): Information maintained by the secondary school that may include such things as the student's high school transcript, class rank, GPA, and teacher and counselor recommendations.
Semester calendar system: A calendar system that consists of two semesters during the academic year with about 16 weeks for each semester of instruction. There may be an additional summer session.
Student-designed major: A program of study based on individual interests, designed with the assistance of an adviser.
Study abroad: Any arrangement by which a student completes part of the college program studying in another country. Can be at a campus abroad or through a cooperative agreement with some other U.S. college or an institution of another country.
* Summer session: A summer session is shorter than a regular semester and not considered part of the academic year. It is not the third term of an institution operating on a trimester system or the fourth term of an institution operating on a quarter calendar system. The institution may have 2 or more sessions occurring in the summer months. Some schools, such as vocational and beauty schools, have year-round classes with no separate summer session.
Talent/ability (as admission factor): Special consideration given to students with demonstrated talent/abilities in areas of interest to the institution (e.g., sports, the arts, languages, etc.).
Teacher certification program: Program designed to prepare students to meet the requirements for certification as teachers in elementary, middle/junior high, and secondary schools.
Transfer applicant: An individual who has fulfilled the institution's requirements to be considered for admission (including payment or waiving of the application fee, if any) and who has previously attended another college or university and earned college-level credit.
Transfer student: A student entering the institution for the first time but known to have previously attended a postsecondary institution at the same level (e.g., undergraduate). The student may transfer with or without credit.
Transportation (costs): Assume two round trips to student's hometown per year for students in institutional housing or daily travel to and from your institution for commuter students.
Trimester calendar system: An academic year consisting of 3 terms of about 15 weeks each.
Tuition: Amount of money charged to students for instructional services. Tuition may be charged per term, per course, or per credit.
* Tutoring: May range from one-on-one tutoring in specific subjects to tutoring in an area such as math, reading, or writing. Most tutors are college students; at some colleges, they are specially trained and certified.
Unit: a standard of measurement representing hours of academic instruction (e.g., semester credit, quarter credit, contact hour).
Undergraduate: A student enrolled in a four- or five-year bachelor's degree program, an associate degree program, or a vocational or technical program below the baccalaureate.
* Veteran's counseling: Helps veterans and their dependents obtain benefits for their selected program and provides certifications to the Veteran's Administration. May also provide personal counseling on the transition from the military to a civilian life.
* Visually impaired: Any person whose sight loss is not correctable and is sufficiently severe as to adversely affect educational performance.
Volunteer work (as admission factor): Special consideration given to students for activity done on a volunteer basis (e.g., tutoring, hospital care, working with the elderly or disabled) as a service to the community or the public in general.
Wait list: List of students who meet the admission requirements but will only be offered a place in the class if space becomes available.
Weekend college: A program that allows students to take a complete course of study and attend classes only on weekends.

White: A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.
* Women’s center: Center with programs, academic activities, and/or services intended to promote an understanding of the evolving roles of women.
Work experience (as admission factor): Special consideration given to students who have been employed prior to application, whether for relevance to major, demonstration of employment-related skills, or as explanation of student’s academic and extracurricular record.
Financial Aid Definitions
Awarded aid: The dollar amounts offered to financial aid applicants.
External scholarships and grants: Scholarships and grants received from outside (private) sources that students bring with them (e.g., Kiwanis, National Merit scholarships). The institution may process paperwork to receive the dollars, but it has no role in determining the recipient or the dollar amount awarded.
Financial aid applicant: Any applicant who submits any one of the institutionally required financial aid applications/forms, such as the FAFSA.
Indebtedness: Aggregate dollar amount borrowed through any loan program (federal, state, subsidized, unsubsidized, private, etc.; excluding parent loans) while the student was enrolled at an institution. Student loans co-signed by a parent are assumed to be the responsibility of the student and should be included.
Institutional scholarships and grants: Endowed scholarships, annual gifts and tuition funded grants for which the institution determines the recipient.
Financial need: As determined by your institution using the federal methodology and/or your institution’s own standards.
Need-based aid: College-funded or college-administered award from institutional, state, federal, or other sources for which a student must have financial need to qualify. This includes both institutional and noninstitutional student aid (grants, jobs, and loans).
Need-based scholarship or grant aid: Scholarships and grants from institutional, state, federal, or other sources for which a student must have financial need to qualify.
Need-based self-help aid: Loans and jobs from institutional, state, federal, or other sources for which a student must demonstrate financial need to qualify.
Non-need-based scholarship or grant aid: Scholarships and grants, gifts, or merit-based aid from institutional, state, federal, or other sources (including unrestricted funds or gifts and endowment income) awarded solely on the basis of academic achievement, merit, or any other non-need-based reason. When reporting questions H1 and H2, non-need-based aid that is used to meet need should be counted as need-based aid.
Note: Suggested order of precedence for counting non-need money as need-based:
Non-need institutional grants
Non-need tuition waivers
Non-need athletic awards
Non-need federal grants
Non-need state grants
Non-need outside grants
Non-need student loans
Non-need parent loans
Non-need work
Non-need-based self-help aid: Loans and jobs from institutional, state, or other sources for which a student need not demonstrate financial need to qualify.
Work study and employment: Federal and state work study aid, and any employment packaged by your institution in financial aid awards.

SUMMARY OF SIGNIFICANT CHANGES TO THE CDS FOR 2015-2016

Changes to the 2015-2016 CDS document are highlighted in yellow in Sections C & H

C8B Entrance Exams - Minor wording changes to the 3 ACT categories + addition of 3 Essay questions for the SAT

B. If your institution will make use of the ACT in admission decisions for first-time, first-year, degree-seeking applicants for Fall 2017 please indicate which ONE of the of the following applies (regardless of whether the writing score will be used in the admissions process):

- ACT with writing required
- ACT with writing recommended.
- ACT with or without writing accepted

If your institution will make use of the SAT in admission decisions for first-time, first-year, degree-seeking applicants for Fall 2017 please indicate which ONE of the following applies (regardless of whether the Essay score will be used in the admissions process):

- SAT with Essay component required
- SAT with ESSAY component recommended
- SAT with or without ESSAY component accepted

H4, H4a, H5, and H5A have been revised to include a more comprehensive chart for reporting on loan sources and amount borrowed. H4, H4a, H5, and H5a are now reported under just H4 and H5

Note: These are the graduates and loan types to include and exclude in order to fill out CDS H4 and H5. Include:

- * 2015 undergraduate class: all students who started at your institution as first-time students and received a bachelor's degree between July 1, 2014 and June 30, 2015.
- * only loans made to students who borrowed while enrolled at your institution.
- * co-signed loans.

Exclude:

- * students who transferred in.
- * money borrowed at other institutions.
- * parent loans

* students who did not graduate or who graduated with another degree or certificate (but no bachelor's degree.)

H4. Provide the number of students in the 2015 undergraduate class who started at your institution as first-time students and received a bachelor's degree between July 1, 2014 and June 30, 2015.

Exclude students who transferred into your institution. _____

H5. Number and percent of students in class (defined in H4 above) borrowing from federal, non-federal, and any loan sources, and the average (or mean) amount borrowed

			Average per-undergraduate-borrower
	Number in the class (defined in H4 above) who borrowed	Percent of the class (defined above) who borrowed (nearest 1%)	cumulative principal borrowed, of those in the first column (nearest \$1)

<p>a) Any loan program: Federal Perkins, Federal Stafford Subsidized and Unsubsidized, institutional, state, private loans that your institution is aware of, etc. Include both Federal Direct Student Loans and Federal Family Education Loans.</p>	%	\$
<p>b) Federal loan programs: Federal Perkins, Federal Stafford Subsidized and Unsubsidized. Include both Federal Direct Student Loans and Federal Family Education Loans.</p>	%	\$
<p>c) Institutional loan programs.</p>	%	\$
<p>d) State loan programs.</p>	%	\$
<p>e) Private alternative loans made by a bank or lender.</p>	%	\$