The Truth About:
Higher Education Earnings

Who's Most Likely to Complete in Ohio?
Students are most likely to complete their academic goals at four-year independent institutions in Ohio. Completion rates are vital outcomes to track because leaving an academic institution with a credential or degree is correlated with economic mobility and the ability to pay down student loans after attending. Student borrowers who earn a credential are three times less likely to default than those who leave an academic institution without a credential.

Ohio's Median Annual Earnings by Educational Attainment

Who's Paying Back Their Student Loans in Ohio?
Currently, 70 percent of American students take out loans to attend college. It is imperative that post-secondary institutions prepare students to be both well-rounded in their education and equipped with the skills necessary for today's job market. Graduates of independent institutions have the highest student loan repayment rates in Ohio – by double digits. This indicates graduates are able to secure career opportunities that allow them to support themselves and repay their student loan obligations.

Completion Rates in Ohio by Sector
Percentage of students completing their academic goals

<table>
<thead>
<tr>
<th>Sector</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>4-Year Independent (Ohio)</td>
<td>82%</td>
</tr>
<tr>
<td>4-Year Public (Ohio)</td>
<td>67%</td>
</tr>
<tr>
<td>4-Year For Profit (National)</td>
<td>40%</td>
</tr>
<tr>
<td>2-Year Sector (Ohio)</td>
<td>35%</td>
</tr>
<tr>
<td>Certificate-granting Sector</td>
<td>56%</td>
</tr>
</tbody>
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Who Earns the Most in Ohio? Graduates of 4-Years
One of the reasons students enroll in a post-secondary institution is to increase their economic mobility. Obtaining a bachelor's degree or higher provides the best pathway to increasing annual earnings. While other levels of educational attainment modestly increase earnings, they are not nearly as significant as compensation gained from a bachelor's degree or higher.

Ohio Student Loan Default Rates by Sector