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CEDARVILLE, OHIO – A low student loan default rate characterizes many things, including the amount of debt incurred for a student's education and a person's character. According to a recent survey conducted by LendEDU, Cedarville University has the eighth lowest student default rate in Ohio and lowest in southwest Ohio.

“We prepare students so they are positioned well when they graduate and are able to find jobs in their fields,” said Kim Jenerette, executive director of financial aid. “The quality of Cedarville University, the quality of the students, and the working relationship between our students and loan servicers all contribute to our low default rate. We have a low default rate because our students have integrity.”

Cedarville’s current default rate is 2 percent in 2016, while the national average is 11.3 percent. Among all universities in Ohio, the average is 13.6 percent. Last year, students at Cedarville University graduated with an average of $11,000 less in student debt than other college graduates in the United States.

“I do believe that Cedarville is a good risk-reward balance. We have a high retention rate, a high graduation rate and a high placement rate. That speaks to the quality of a degree from Cedarville,” said Jenerette.

Located in southwest Ohio, Cedarville University is an accredited, Christ-centered, Baptist institution with an enrollment of 3,760 undergraduate, graduate, and online students in more than 100 areas of study. Founded in 1887, Cedarville is recognized nationally for its authentic Christian community, rigorous academic programs, strong graduation and retention rates, accredited professional and health science offerings, and leading student satisfaction ratings. For more information about the University, visit www.cedarville.edu.