

COLLEGE CREDIT CARD AGREEMENTS DATA GUIDE

The CFPB is updating the comma separated value file (“CSV file”) that contains all college credit card data collected to date with the most recent year’s data. The CFPB intends to continue updating the CSV file each year as it collects new data from college credit card issuers.

The CFPB intends to ensure that the publicly available dataset is as accurate and complete as possible. This means that the dataset (as well as some of the charts and figures in this report) may not be completely consistent with past iterations of this report because submitting entities sometimes make corrections to earlier submissions. In all cases, the CFPB intends for the public dataset to be the CFPB’s definitive account of the data and it will be updated each year as new data becomes available.

Below is a brief guide to interpreting the dataset:

The CSV file consists of rows and columns. Each row beyond the first consists of an individual agreement-year. This means that if an agreement existed across multiple years, each year’s data would be a separate row in the dataset. The first row consists of headers that explain what data fields are contained in each column. Those headers are explicated below:

Variable Name	Description	Response Choices
REPORTING YEAR	This field contains the year associated with the agreement-year. Note that is this is the year represented by the data, not the year the data was collected and published. For example, a row whose reporting year was listed as 2014 contains data regarding that agreement’s metrics in calendar year 2014, not the data collected and published in 2014.	2009-2021
INSTITUTION OR ORGANIZATION	This is the name of the institution of higher education or affiliate that is party to the agreement.	Varies
TYPE OF INSTITUTION OR ORGANIZATION	This designates the institution as one or more of four types.	University, Alumni Association, Foundation, Other
CITY	This is the city in which the institution of higher education or affiliate that is party to the agreement is located.	Varies

STATE	This is the state in which the institution of higher education or affiliate that is party to the agreement is located.	Varies
CREDIT CARD ISSUER	This is the name of the credit card issuer that is party to the agreement.	Varies
STATUS ¹	This is field which denotes the status of the agreement.	“Same” – the status of the agreement has not changed from the previous year; “Amended” – the status of the agreement has in some way changed from the previous year, or the agreement has been amended; “New” – the agreement is new to this year
IN EFFECT AS OF BEGINNING OF NEXT YEAR	This is a “yes/no” question regarding whether the agreement in question was in force as of January 1 st of the year following the reporting year (<i>e.g.</i> , whether an agreement whose reporting year was 2011 was or was not in force as of January 1 st , 2012).	Yes, No
TOTAL OPEN ACCOUNTS AS OF END OF REPORTING YEAR	The total number of open credit card accounts associated with the agreement, as of December 31 st of the reporting year.	0 - 74,832
PAYMENTS BY ISSUER	The sum of all payments made by the issuer to the institution pursuant to the agreement over the course of the reporting year.	\$0 - \$4,292,488
NEW ACCOUNTS OPENED IN REPORTING YEAR	The total number of all credit card accounts opened associated with the agreement over the course of the reporting year.	0 – 9,544

¹ In a few cases, issuers provided invalid responses to this question. In those cases in which the CFPB has been unable to receive corrected responses from issuers, these invalid responses have been published as submitted.