

# COLLEGE CREDIT CARD DATA GUIDE

The CFPB updates the comma-separated value file (CSV file) that contains all college credit card data collected with the most recent year's data.<sup>1</sup>

All publicly available data in the dataset is provided, as reported by issuers. The dataset (as well as some charts and figures in this report) may vary from past iterations of the report because issuers may make corrections to earlier years' submissions. This year's report includes additional data reported in Table 1 spanning the years 2021-2023 from four issuers that had not submitted data as of the deadline for the 2024 report, representing between one and three percent differences in the number of agreements and year-end open accounts for these periods.

Subsequent reports and data may be subject to similar corrections and revisions. In all cases, the CFPB intends for the public dataset to be the CFPB's definitive account of the data.

## **Below is a brief guide to interpreting the dataset:**

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 defined below:

“REPORTING YEAR” – this field contains the year associated with the agreement-year. Note that 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, which was collected and published in 2015.

“INSTITUTION OR ORGANIZATION” – this is the name of the institution of higher education (college) or affiliate that is party to the agreement.

“TYPE OF INSTITUTION OR ORGANIZATION” – this designates the institution as one or more of four types: University; Alumni association; Foundation; or Other.

“CITY” – this is the city in which the institution of higher education (college) or affiliate that is party to the agreement is located.

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<sup>1</sup> Consumer Financial Protection Bureau, *College credit card agreements and data*, <https://www.consumerfinance.gov/data-research/college-credit-card/agreements-and-data/>.

“STATE” – this is the state in which the institution of higher education (college) or affiliate that is party to the agreement is located.

“CREDIT CARD ISSUER” – the name of the credit card issuer that is party to the agreement.

“STATUS” – a field which denotes the status of the agreement. In general, there are three valid responses issuers can provide for this field: “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.<sup>2</sup>

“IN EFFECT AS OF BEGINNING OF NEXT YEAR” – a “yes/no” question regarding whether the agreement in question was in force as of January 1st of the year following the reporting year (e.g., whether an agreement whose reporting year was 2011 was or was not in force as of January 1st, 2012).

“TOTAL OPEN ACCOUNTS AS OF END OF REPORTING YEAR” – the total number of open credit card accounts associated with the agreement, as of December 31st of the reporting year.

“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.

“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.

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<sup>2</sup> There are three valid responses about the status of the issuer’s latest submission in relation to the prior year’s: the agreement is the “same,” it has been “amended,” or it is “new.” Issuers provided invalid responses, such as “active” or “terminated,” to this question in some data collected for 2019 and earlier. In such cases, in which the CFPB has been unable to receive corrected responses from issuers, these invalid responses have been published as submitted.