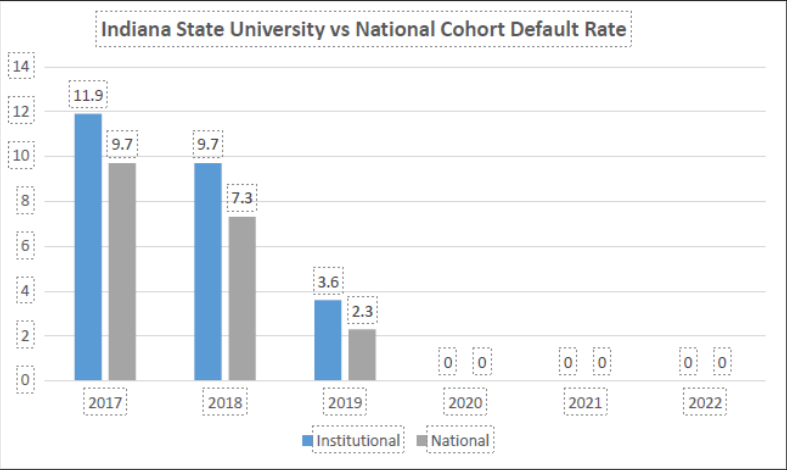




Due to the student loan repayment pause, both the institutional and national rates for 2020 -2022 are 0%.