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<u>S&P: U.S. Higher Education Was Stable Overall in 2015,</u> <u>Despite Rating Changes Reaching an All-Time High.</u>

The U.S. higher education sector's credit quality remained predominantly stable in 2015 despite a record number of rating changes. Standard & Poor's Ratings Services took 51 rating actions last year, 41 downgrades and 10 upgrades, and affirmed the approximately 80% of remaining ratings.

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