Total net write-offs:		Non-hardship net write-offs:		Hardship net write-offs:		
2020	$24,804,796	2020	$14,107,476	2020	$	10,697,320
2021	$47,274,339	2021	$30,295,148	2021	$	16,979,191
2022	$32,089,704	2022	$17,961,412	2022	$	14,128,292
2023	$69,372,148	2023	$25,796,907	2023	$	43,575,241
2024	$82,426,385	2024	$27,894,521	2024	$	54,531,864
2025	$79,529,738	2025	$32,512,726	2025	$	47,017,012
YTD Oct 2026	$61,077,274	YTD Oct 2026	$23,902,357	YTD Oct 2026	$	37,174,917