

North Dakota Teacher Retention Rate for Schoolyear 2022-2023

13 year average new teachers in ND: 589.6
 13 year percentage of new teachers in NDTSS Mentoring Program: 43.3%
 * New years added to retention study are highlighted in blue

Academic Year	NDTSS	n	Attrition	Non-NDTSS	n	Attrition	Retention Difference	n (total)	Total	% of FYTs in NDTSS
2009-10 (13th Yr)	67.3%	74 / 110	32.7%	56.5%	201 / 356	43.5%	10.8%	275 / 466	59.0%	23.6%
2010-11 (12th Yr)	69.4%	77 / 111	30.6%	58.5%	217 / 371	41.5%	10.9%	294 / 482	61.0%	23.0%
2011-12 (11th yr)	65.6%	103 / 157	34.4%	60.1%	173 / 288	39.9%	5.5%	276 / 445	62.0%	35.3%
2012-13 (10th yr)	55.9%	143 / 256	44.1%	59.8%	201 / 336	40.2%	-3.9%	344 / 592	58.1%	43.2%
2013-14 (9th yr)	63.7%	170 / 267	36.3%	51.9%	202 / 389	48.1%	11.8%	372 / 656	56.7%	40.7%
2014-15 (8th yr)	62.4%	199 / 319	37.6%	57.8%	171 / 296	42.2%	4.6%	370 / 615	60.2%	51.9%
2015-16 (7th yr)	64.4%	195 / 303	35.6%	58.3%	211 / 362	41.7%	6.1%	406 / 665	61.1%	45.6%
2016-17 (6th yr)	72.5%	211 / 291	27.5%	57.9%	194 / 335	42.1%	14.6%	405 / 626	65.0%	46.5%
2017-18 (5th yr)	68.6%	175 / 255	31.4%	62.0%	176 / 284	38.0%	6.6%	351 / 539	65.1%	47.3%
2018-19 (4th yr)	72.7%	242 / 333	27.3%	66.3%	236 / 356	33.7%	6.4%	478 / 689	69.4%	48.3%
2019-20 (3rd yr)	76.9%	220 / 286	23.1%	72.7%	258 / 355	27.3%	4.2%	478 / 641	74.6%	44.6%
2020-21 (2nd yr)	80.9%	241 / 298	19.1%	79.9%	222 / 278	20.1%	1.0%	463/ 576	80.2%	51.7%
2021-22 (1st yr)	89.7%	297 / 331	10.3%	89.2%	305 / 342	10.8%	.5 %	602 / 673	89.2%	49.2%
2022-23 (Current)	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
	70.8%	2347 / 3317	29.20%	63.6%	2767 / 4348	36.40%	7.20%	5114 / 7665	66.70%	43.30%

1-Year North Dakota Teacher Retention Rate (average)

* New years added to retention study are highlighted in blue

	NDTSS	n	Attrition	Non-NDTSS	n	Attrition	Retention Difference	n	Total	% of FYTs in NDTSS
2009-10 to 2010-11	97.3%	107 / 110	2.7%	85.4%	304 / 356	14.6%	11.9%	411 / 466	88.2%	23.6%
2010-11 to 2011-12	91.0%	101 / 111	9.0%	86.0%	319 / 371	14.0%	5.0%	420 / 482	87.1%	23.0%
2011-12 to 2012-13	94.3%	148 / 157	5.7%	92.0%	265 / 288	8.0%	2.3%	413 / 445	92.8%	35.3%
2012-13 to 2013-14	89.1%	228 / 256	10.9%	86.6%	291 / 336	13.4%	2.5%	519 / 592	87.7%	43.2%
2013-14 to 2014-15	93.3%	249 / 267	6.7%	89.5%	348 / 389	10.5%	3.8%	597 / 656	91.0%	40.7%
2014-15 to 2015-16	90.6%	289 / 319	9.4%	84.1%	249 / 296	15.9%	6.5%	538 / 615	87.5%	51.9%
2015-16 to 2016-17	88.8%	269 / 303	11.2%	86.5%	313 / 362	13.5%	2.3%	582 / 665	87.5%	45.6%
2016-17 to 2017-18	94.2%	274 / 291	5.8%	86.3%	289 / 335	13.7%	7.9%	563 / 626	89.9%	46.5%
2017-18 to 2018-19	92.5%	236 / 255	7.5%	87.0%	247 / 284	13.0%	5.5%	483 / 539	89.6%	47.3%
2018-19 to 2019-20	93.4%	311 / 333	6.6%	84.6%	301 / 356	15.4%	8.8%	612 / 689	88.9%	48.3%
2019-20 to 2020-21	91.3%	261 / 286	8.7%	88.2%	313 / 355	11.8%	3.1%	574 / 641	89.5%	44.6%
2020-21 to 2021-22	90.3%	269 / 298	9.7%	85.3%	237 / 278	14.7%	5.0%	506 / 576	87.8%	51.7%
2021-22 to 2022-23	89.7%	297 / 331	10.3%	89.2%	305 / 342	10.8%	0.5%	602 / 673	89.5%	49.2%
2022-23 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
One-Year Rate	91.60%	3039 / 3317	8.40%	87.00%	3781 / 4348	13.00%	4.60%	6830 / 7665	89.10%	43.30%

2-Year North Dakota Teacher Retention Rate (average)

* New years added to retention study are highlighted in blue

	NDTSS	n	Attrition	Non-NDTSS	n	Attrition	Retention Difference	n	Total	% of FYTs in NDTSS
2009-10 to 2011-12	91.8%	101 / 110	8.2%	79.8%	284 / 356	20.2%	12.0%	385 / 466	82.6%	23.6%
2010-11 to 2012-13	86.5%	96 / 111	13.5%	79.2%	294 / 371	20.8%	7.3%	390/ 482	80.9%	23.0%
2011-12 to 2013-14	84.1%	132 / 157	15.9%	85.8%	247 / 288	14.2%	-1.7%	379 / 445	85.2%	35.3%
2012-13 to 2014-15	80.9%	207 / 256	19.1%	81.3%	273 / 336	18.7%	-0.4%	480 / 592	81.1%	43.2%
2013-14 to 2015-16	82.4%	220 / 267	17.6%	76.1%	296 / 389	23.9%	6.3%	516 / 656	78.7%	40.7%
2014-15 to 2016-17	83.4%	266 / 319	16.6%	74.3%	220 / 296	25.7%	9.1%	486 / 615	79.0%	51.9%
2015-16 to 2017-18	83.5%	253 / 303	16.5%	79.3%	287 / 362	20.7%	4.2%	540 / 665	81.2%	45.6%
2016-17 to 2018-19	90.0%	262 / 291	10.0%	76.4%	256 / 335	23.6%	13.6%	518 / 626	82.7%	46.5%
2017-18 to 2019-20	85.9%	219 / 255	14.1%	78.5%	223 / 284	21.5%	7.4%	442 / 539	82.0%	47.3%
2018-19 to 2020-21	86.5%	288 / 333	13.5%	78.1%	278 / 356	21.9%	8.4%	566 / 689	82.1%	48.3%
2019-20 to 2021-22	83.9%	240 / 286	16.1%	79.4%	282 / 355	20.6%	4.5%	522 / 641	81.4%	44.6%
2020-21 to 2022-23	80.9%	241 / 298	19.1%	79.9%	222 / 278	20.1%	1.0%	463 / 576	80.4%	51.7%
2021-22 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Two-Year Rate	84.60%	2525 / 2986	15.40%	78.90%	3162 / 4006	21.10%	5.70%	5687 / 6992	81.30%	42.70%

2024 March Retention Data Overview

3-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	Attrition	Non-NDTSS	<i>n</i>	Attrition	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2012-13	87.3%	96 / 110	8.2%	74.4%	265 / 356	25.6%	12.9%	361 / 466	77.5%	23.6%
2010-11 to 2013-14	80.2%	89 / 111	19.8%	74.1%	275 / 371	25.9%	6.1%	364 / 482	75.5%	23.0%
2011-12 to 2014-15	77.7%	122 / 157	22.3%	75.7%	218 / 288	24.3%	2.0%	340 / 445	76.4%	35.3%
2012-13 to 2015-16	73.4%	188 / 256	26.6%	76.2%	256 / 336	23.8%	-2.8%	444 / 592	75.0%	43.2%
2013-14 to 2016-17	77.9%	208 / 267	22.1%	69.2%	269 / 389	30.8%	8.7%	477 / 656	72.7%	40.7%
2014-15 to 2017-18	77.4%	247 / 319	22.6%	68.2%	202 / 296	31.8%	9.2%	449 / 615	73.0%	51.9%
2015-16 to 2018-19	78.2%	237 / 303	21.8%	71.5%	259 / 362	28.5%	6.7%	496 / 665	74.6%	45.6%
2016-17 to 2019-20	83.5%	243 / 291	16.5%	71.9%	241 / 335	28.1%	11.6%	484 / 626	77.3%	46.5%
2017-18 to 2020-21	82.7%	211 / 255	17.3%	72.3%	211 / 284	27.7%	10.5%	422 / 539	78.3%	47.3%
2018-19 to 2021-22	78.4%	261 / 333	21.6%	72.8%	259 / 356	27.2%	5.6%	520 / 689	75.5%	48.3%
2019-20 to 2022-23	76.9%	220 / 286	23.1%	72.70%	258 / 355	27.3%	4.2%	478 / 641	74.6%	44.6%
2020-21 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Three-Year Rate	78.9%	2122 / 2688	21.10%	72.8%	2713 / 3728	27.2%	6.1%	4835 / 6416	75.40%	41.90%

4-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	Attrition	Non-NDTSS	<i>n</i>	Attrition	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2013-14	86.4%	95 / 110	13.6%	71.3%	254 / 356	28.7%	15.1%	349 / 466	74.9%	23.6%
2010-11 to 2014-15	76.6%	85 / 111	23.4%	71.7%	266 / 371	28.3%	4.9%	351 / 482	72.8%	23.0%
2011-12 to 2015-16	75.2%	118 / 157	24.8%	74.0%	213 / 288	26.0%	1.2%	331 / 445	74.4%	35.3%
2012-13 to 2016-17	70.7%	181 / 256	29.3%	72.6%	244 / 336	27.4%	-1.9%	425 / 592	71.8%	43.2%
2013-14 to 2017-18	74.2%	198 / 267	25.8%	64.5%	251 / 389	62.9%	9.7%	449 / 656	64.4%	40.7%
2014-15 to 2018-19	75.2%	240 / 319	24.8%	67.9%	201 / 296	32.1%	7.3%	441 / 615	71.7%	51.9%
2015-16 to 2019-20	71.9%	218 / 303	28.1%	67.7%	245 / 362	32.3%	4.2%	463 / 665	69.6%	45.6%
2016-17 to 2020-21	80.4%	234 / 291	19.6%	66.6%	223 / 335	33.4%	13.8%	457 / 626	73.0%	46.5%
2017-18 to 2021-22	74.9%	191 / 255	25.1%	71.8%	204 / 284	28.2%	3.1%	395 / 539	73.3%	47.3%
2018-19 to 2022-23	72.7%	242 / 333	27.3%	66.3%	236 / 356	33.7%	6.4%	478 / 689	69.4%	48.3%
2019-20 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Four Year Rate	75.00%	1802 / 2402	25.00%	69.30%	2337 / 3373	30.70%	5.70%	4139 / 5775	71.70%	41.60%

5-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	Attrition	Non-NDTSS	<i>n</i>	Attrition	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2014-15	79.10%	87 / 110	20.90%	68.5%	244 / 356	31.5%	10.6%	331 / 466	71.30%	23.6%
2010-11 to 2015-16	73.0%	81 / 111	27.0%	69.3%	257 / 371	30.7%	3.7%	338 / 482	70.10%	23.0%
2011-12 to 2016-17	70.7%	111 / 157	29.3%	70.1%	202 / 288	29.9%	0.6 %	313 / 445	70.3%	35.3%
2012-13 to 2017-18	65.2%	167 / 256	34.8%	68.5%	230 / 336	31.5%	-3.3%	397 / 592	67.1%	43.2%
2013-14 to 2018-19	72.7%	194 / 267	27.3%	62.2%	242 / 389	37.8%	10.5%	436 / 656	66.5%	40.7%
2014-15 to 2019-20	68.3%	218 / 319	31.7%	64.9%	192 / 296	35.1%	3.4%	410 / 615	66.7%	51.9%
2015-16 to 2020-21	70.0%	212 / 303	30.0%	64.1%	232 / 362	35.9%	5.9%	444 / 665	66.8%	45.6%
2016-17 to 2021-22	75.3%	219 / 291	24.7%	62.1%	208 / 335	37.9%	13.2%	427 / 626	68.2%	46.5%
2017-18 to 2022-23	68.6%	175 / 255	31.4%	62.0%	176 / 284	38.0%	6.6%	351 / 539	65.1%	47.3%
2018-19 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Five-Year Rate	70.80%	1464 / 2069	32.30%	65.70%	1983 / 3017	34.30%	5.1%	3447 / 5086	67.80%	40.70%

6-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	Attrition	Non-NDTSS	<i>n</i>	Attrition	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2015-16	78.2%	86 / 110	21.80%	65.7%	234 / 356	34.3%	12.5%	320 / 466	68.7%	23.6%
2010-11 to 2016-17	69.4%	77 / 111	30.60%	66.6%	247 / 371	33.4%	2.8%	324 / 482	67.2%	23.0%
2011-12 to 2017-18	69.4%	109 / 157	30.6%	65.5%	189 / 288	34.5%	3.9%	298 / 445	67.0%	35.3%
2012-13 to 2018-19	64.5%	165 / 256	35.5%	65.8%	221 / 336	34.2%	-1.3%	386 / 592	65.2%	43.2%
2013-14 to 2019-20	72.3%	193 / 267	27.7%	59.1%	230 / 389	40.9%	13.2%	423 / 656	64.5%	40.7%
2014-15 to 2020-21	70.2%	224 / 319	29.8%	62.8%	186 / 296	37.2%	7.4%	410 / 615	66.7%	51.9%
2015-16 to 2021-22	66.3%	201 / 303	33.7%	60.8%	220 / 362	39.2%	5.5%	421 / 665	62.5%	45.6%
2016-17 to 2022-23	72.5%	211 / 291	27.5%	57.9%	194 / 335	42.1%	14.6%	405 / 626	64.7%	46.5%
2017-18 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Six Year Rate	69.8%	1266 / 1814	30.20%	63.0%	1721 / 2733	37.00%	6.8%	2987 / 4547	65.7%	39.90%

7-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	Attrition	Non-NDTSS	<i>n</i>	Attrition	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2016-17	77.3%	85 / 110	22.7%	62.6%	223 / 356	37.4%	14.7%	308 / 466	66.1%	23.6%
2010-11 to 2017-18	69.4%	77 / 111	30.6%	65.0%	241 / 371	35.0%	4.4%	318 / 482	66.0%	23.0%
2011-12 to 2018-19	68.8%	108 / 157	31.2%	64.9%	187 / 288	35.1%	3.9%	295 / 445	66.3%	35.3%
2012-13 to 2019-20	62.1%	159 / 256	37.9%	63.1%	212 / 336	36.9%	-1.0%	371 / 592	62.7%	43.2%
2013-14 to 2020-21	67.8%	181 / 267	32.2%	57.8%	225 / 389	42.2%	10.0%	406 / 656	61.9%	40.7%
2014-15 to 2021-22	65.5%	209 / 319	34.5%	60.5%	179 / 296	39.5%	5.0%	388 / 615	63.1%	51.9%
2015-16 to 2022-23	64.4%	195 / 303	35.6%	58.3%	211 / 362	41.7%	6.1%	406 / 665	61.1%	45.6%
2016-17 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Seven Year Rate	66.6%	1014 / 1523	33.40%	61.6%	1478 / 2398	38.40%	5.0%	2492 / 3921	63.6%	38.80%

8-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	Attrition	Non-NDTSS	<i>n</i>	Attrition	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2017-18	77.3%	85 / 110	22.7%	62.1%	221 / 356	37.9%	15.2%	306 / 466	65.7%	23.6%
2010-11 to 2018-19	69.4%	77 / 111	30.6%	64.4%	239 / 371	35.6%	5.0%	316 / 482	65.6%	23.0%
2011-12 to 2019-20	68.2%	107 / 157	31.8%	63.2%	182 / 288	36.8%	5.0%	289 / 445	64.9%	35.3%
2012-13 to 2020-21	61.3%	157 / 256	38.7%	62.8%	211 / 336	37.2%	-1.5%	368 / 592	62.2%	43.2%
2013-14 to 2021-22	65.5%	175 / 267	34.5%	56.3%	219 / 389	43.7%	9.2%	394 / 656	60.1%	40.7%
2014-15 to 2022-23	62.4%	199 / 319	37.6%	57.8%	171 / 296	42.2%	4.6%	370 / 615	60.1%	51.9%
2015-16 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Eight Year Rate	65.6%	800 / 1220	34.4	61.1%	1243 / 2036	38.90%	4.5%	2043 / 3256	62.7%	37.50%

9-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	Attrition	Non-NDTSS	<i>n</i>	Attrition	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2018-19	74.5%	82 / 110	25.5	61.5%	219 / 356	38.5%	13.0%	301 / 466	64.6%	23.6%
2010-11 to 2019-20	67.6%	75 / 111	32.4%	62.8%	233 / 371	37.2%	4.8%	308 / 482	63.9%	23.0%
2011-12 to 2020-21	67.5%	106 / 157	32.5%	61.8%	178 / 288	38.2%	5.7%	284 / 445	63.8%	35.3%
2012-13 to 2021-22	57.0%	146 / 256	43.0%	61.6%	207 / 336	38.4%	-4.6%	353 / 592	59.6%	43.2%
2013-14 to 2022-23	63.7%	170 / 267	36.3%	51.9%	202 / 389	48.1%	11.8%	372 / 656	56.7%	40.7%
2014-15 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Nine Year Rate	64.3%	579 / 901	35.70%	59.7%	1039 / 1740	40.30%	4.6%	1618 / 2641	61.3%	34.10%

2024 March Retention Data Overview

10-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	<i>Attrition</i>	Non-NDTSS	<i>n</i>	<i>Attrition</i>	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2019-20	72.7%	80 / 110	27.3	59.8%	213 / 356	40.2%	12.9%	293 / 466	62.9%	23.6%
2010-11 to 2020-21	70.3%	78 / 111	29.7	62.5%	232 / 371	37.5%	7.8%	310 / 482	64.3%	23.0%
2011-12 to 2021-22	66.9%	105 / 157	33.1%	59.7%	172 / 288	40.3%	7.2%	277 / 445	62.2%	35.3%
2012-13 to 2022-23	55.9%	143 / 256	44.1%	59.8%	201 / 336	40.2%	-3.9%	344 / 592	58.1%	43.2%
2013-14 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	40.7%
10 Year Rate	64.0%	406 / 634	36.00%	60.5%	818 / 1351	39.5	3.50%	1224 / 1985	61.7%	32.00%

11-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	<i>Attrition</i>	Non-NDTSS	<i>n</i>	<i>Attrition</i>	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2020-21	72.7%	80 / 110	27.3	58.1%	207 / 356	41.9%	14.6%	287 / 466	61.6%	23.6%
2010-11 to 2021-22	68.5%	76 / 111	31.5	60.4%	224 / 371	39.6%	8.1%	300 / 482	62.20%	23.0%
2011-12 to 2022-23	65.6%	103 / 157	34.4%	60.1%	173 / 288	39.9%	5.5%	276 / 445	62.0%	35.3%
2012-13 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	43.2%
11 Year Rate	68.5%	259 / 378	31.50%	59.5%	604 / 1015	40.5	9.0%	863 / 1393	62.0%	27.2

12-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	<i>Attrition</i>	Non-NDTSS	<i>n</i>	<i>Attrition</i>	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2021-22	69.1%	76 / 110	30.9	56.7%	202 / 356	43.3%	12.4%	278 / 466	59.7%	23.6%
2010-11 to 2022-23	69.4%	77 / 111	30.6%	58.5%	217 / 371	41.5%	10.9%	294 / 482	61.0%	23.0%
2011-12 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	35.3%
12 Year Rate	69.2%	153 / 221	30.8	57.60%	419 / 727	42.40%	11.6%	572 / 948	60.3%	23.30%

13-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	<i>Attrition</i>	Non-NDTSS	<i>n</i>	<i>Attrition</i>	Retention Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2022-23	67.3%	74 / 110	32.7%	56.5%	201 / 356	43.5%	10.8%	275 / 466	59.0%	23.6%
2010-11 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	23.0%
13 Year Rate	67.3%	74 / 110	32.7%	56.5%	201 / 356	43.5%	10.8%	275 / 466	59.0%	23.6%

14-Year North Dakota Teacher Retention Rate (average)

* New academic years added to retention study are highlighted in blue

	NDTSS	<i>n</i>	<i>Attrition</i>	Non-NDTSS	<i>n</i>	<i>Attrition</i>	Difference	<i>n</i>	Total	% of FYTs in NDTSS
2009-10 to 2023-24	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	23.6%
14 Year Rate	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD