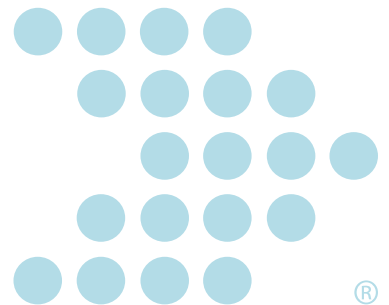


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U.S. Department of Education | Federal Student Aid

GAINFUL EMPLOYMENT

OPERATIONS MANUAL



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Purpose/Overview

PURPOSE

This manual contains information about the 2010 and 2011 gainful employment regulations. It is intended for institutions that participate in the federal student assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended (HEA). Within this manual, you will find guidance regarding implementation and compliance with each aspect of the gainful employment regulations.

If you have comments or suggestions about this manual, please send them to the Gainful Employment Operations Team at: GE.Operations@ed.gov.

THE LAW

The HEA defines a Title IV eligible educational program of study as either one offered by a public or non-profit institution leading to a degree, or a program of study offered by any institution that leads to gainful employment in a recognized occupation. Throughout this manual, we will refer to the later set of educational programs as “Gainful Employment Programs” or “GE Programs.”

REGULATIONS

The Department of Education (ED) published final regulations on October 29, 2010, related to Gainful Employment Program institutional reporting requirements, GE Program institutional disclosure requirements, and the requirements that an institution must meet if it wishes to add an additional GE Program to its listing of approved Title IV eligible educational programs. Those regulations went into effect on July 1, 2011.

Under those regulations, institutions were required to report information about their GE Programs by October 1, 2011, although ED announced that it would “continue to accept reporting through November 15, 2011.” As provided by a notice in the *Federal Register* published March 15, 2012, reporting of 2011-2012 award year data will be due October 15, 2012.

On June 13, 2011, ED published its final rule on the Debt Measures that will be used to determine if an educational program leads to gainful employment. The effective date for the Debt Measures regulations is July 1, 2012.

WHAT IS A GAINFUL EMPLOYMENT PROGRAM?

Under the HEA, to be eligible to participate in the Title IV student assistance programs, an educational program that does not lead to a degree awarded by a public or non-profit postsecondary institution must lead to gainful employment in a recognized occupation. There are a small number of exceptions that are described in the Gainful Employment Program Determination graphic on the next page.

The following describes which of an institution's educational programs must lead to gainful employment if the program is to be Title IV eligible.

All For-Profit (Proprietary) Institutions — All educational programs are GE Programs except for:

- Preparatory course work necessary for enrollment in an eligible program; and
- Programs leading to a bachelor's degree in liberal arts that have been offered by the institution since January 2009 and which have been regionally accredited since 2007.

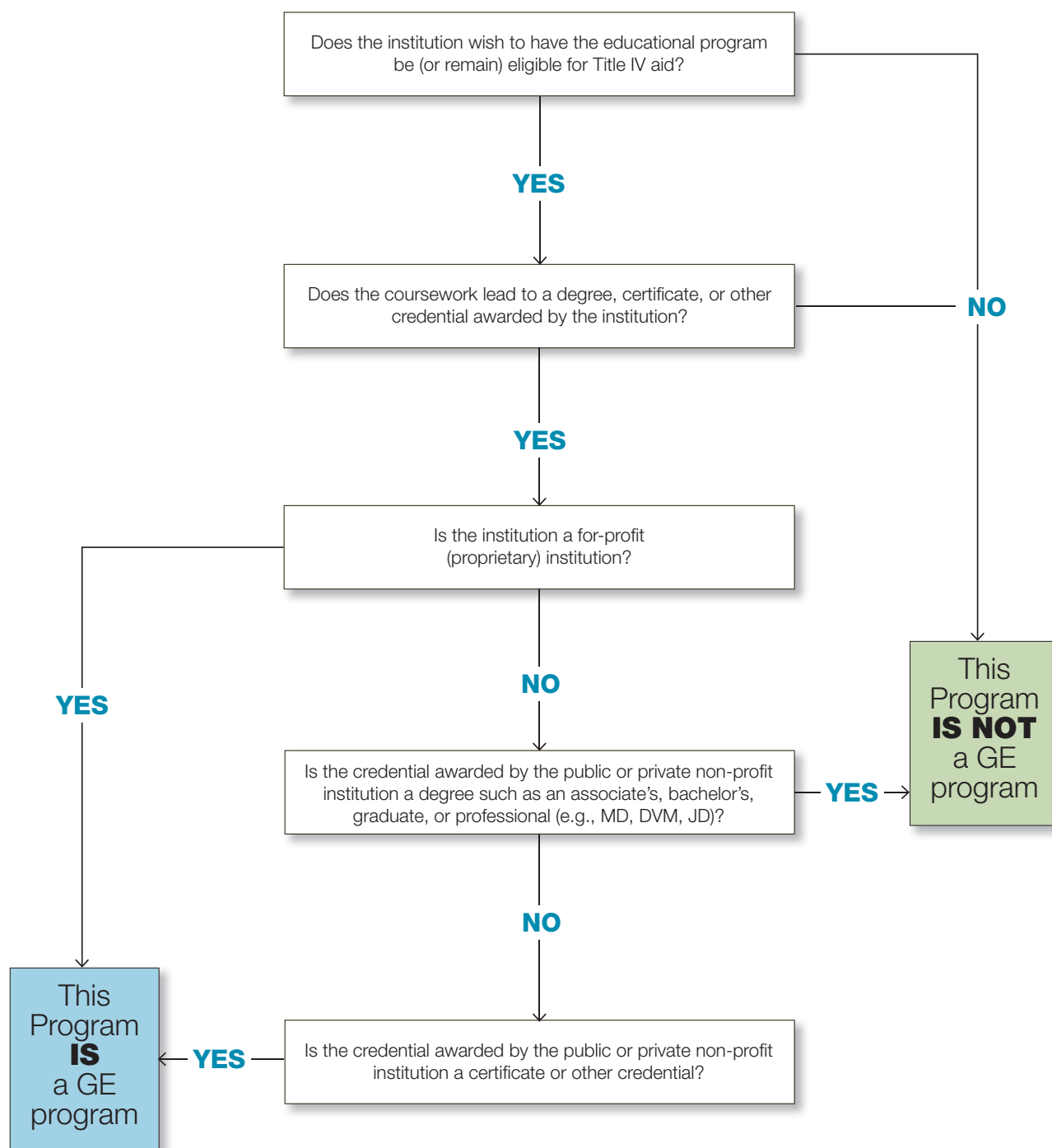
All Public and Non-Profit Institutions — All educational programs are GE Programs except for:

- Programs that lead to a degree – associate's, bachelor's, master's, doctoral, professional;
- Programs of at least two years in length that are designed to be fully transferable to a bachelor's degree;
- Teacher certification course work that does not lead to a certificate awarded by the institution; and
- Preparatory course work necessary for enrollment in an eligible program.

Thus, any non-degree program for which an institution awards a certificate or diploma is a GE Program.

In Gainful Employment [Electronic Announcement #11](#), published June 24, 2011, ED provided additional guidance on determining if a program of study is a GE Program. The Gainful Employment Program Determination graphic illustrates [Electronic Announcement #11](#).

Gainful Employment Program Determination: Is the Institution's Program a GE Program?



There are three exceptions to the general requirement that an educational program must lead to a credential awarded by the institution to be eligible for Title IV aid.

1. A program of at least two years in length that was designed to be acceptable for full credit toward a bachelor's degree and that qualifies the student to be admitted into the third year of a bachelor's degree program. Otherwise eligible students enrolled in this program may receive funding from any of the Title IV student aid programs. Even though this program is Title IV eligible, it is not a GE Program because it does not lead to a credential awarded by the institution.
2. Course work necessary for the student to receive a state professional teaching credential or certification where the institution itself does not provide a certificate or other credential. Students must be enrolled at least half-time and are eligible only for the Title IV loan programs and Federal Work-Study (FWS) funds. Even though the course work is Title IV eligible, it is not a GE Program because it does not lead to a credential awarded by the institution.

Note that similar courses of study that do result in a certificate or other non-degree credential awarded by the institution are GE Programs.

3. Preparatory course work that does not lead to a degree, certificate, or other credential awarded by the institution and that is necessary for enrollment in an eligible program. Students are eligible for no longer than one 12-month period and only for loans. Even though the course work is Title IV eligible, it is not a GE Program because it does not lead to a credential awarded by the institution.

Reporting of Data by Institutions

When reporting information on GE Programs to ED, institutions must provide information on each GE Program offered by an institution during a given award year, and on identifiers of every student enrolled in a GE Program during that award year.

The National Student Loan Data System (NSLDS) is the repository for gainful employment data reported by institutions. Financial Aid Professionals can access NSLDS information for their institution at <https://www.nsldsfa.ed.gov>. Within the gainful employment record, the Office of Postsecondary Education Identification Number (OPEID) identifies the institution. Gainful employment reporting requires an eight-digit OPEID. The first six digits identify the institution, and the last two digits identify the specific location of the institution where the student attended the educational program. Report the award year field, which is always July 1 through June 30, using eight digits for the starting and ending calendar years. As an example, you would report the 2011-2012 award year as 20112012.

NSLDS access is necessary to report gainful employment data. New applications for NSLDS may take up to two weeks for processing. The Primary Destination Point Administrator (PDPA) at your institution can assist you in applying for NSLDS access. NSLDS users who intend to report gainful employment information for their institution must have *Enrollment Update* capabilities in order to access the GE pages.

The first submission of gainful employment data was to be sent to NSLDS no later than November 15, 2011. The gainful employment data reported in the first submission included the 2006-2007, 2007-2008, 2008-2009, 2009-2010, and 2010-2011 award years. The Secretary will establish the reporting deadline for each subsequent award year through an annual notice published in the *Federal Register*. The reporting due date for the 2011-2012 award year will be October 15, 2012.

If an institution is unable to report all of the required GE Program information, it must provide an explanation of why it cannot provide all or part of the required information. ED anticipates that such omissions will be rare for current GE Program data and will evaluate the reason(s) for missing information to determine any non-compliance with the reporting requirements. Institutions may report the types of missing data or other incomplete GE Program submissions via email to: GE-Missing-Data@ed.gov.

The *Enroll* tab on the [NSLDS Professional Access website](#) contains the main gainful employment pages. The gainful employment options on the navigation bar are:

- GE List
- GE Reporting List
- GE Submittal




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GE List



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National Student Loan Data System (NSLDS)



Enrollment Summary | Enrollment Add | Enrollment Update | Enrollment Reporting Schedule | Exit Counseling Submittal | **GE List** | GE Reporting List | GE Submittal

FSA ID: NSL_SCTST11.FSA logged on as: TRACY ONLINE-TRAINER from NORTH SOUTH UNIVERSITY / TGZZ011 / SCTST11

Gainful Employment List

Add Gainful Employment

Sort By:

Display Only:

School Code: 001509

Location Code:

Award Year: (*) for All

Student SSN:

CIP Code:

Credential Level:

Program Attendance Status:

Program Attendance End Date Begin: (MMDDCCYY)

Program Attendance End Date End: (MMDDCCYY)

History:

Retrieve

#	SSN	Name	DOB	Active
	***-**-9999	LOHMAN, JULIE R	02/12/1962	YES
1	06789900	NORTH SOUTH UNIVERSITY		
	Award Year: 2006-2007	CIP Code: 500408	Attendance Begin - End Date: 05/01/2006 - 12/08/2006	Attendance Status: WITHDREW
			Credential Level: ASSOCIATE'S DEGREE	
	***-**-0000	RICE, DENISE	10/12/1952	YES
2	06789900	NORTH SOUTH UNIVERSITY		
	Award Year: 2006-2007	CIP Code: 500408	Attendance Begin - End Date: 03/27/2006 - 07/20/2006	Attendance Status: WITHDREW
			Credential Level: ASSOCIATE'S DEGREE	
	***-**-0001	ROBERSON, MILDRED	10/06/1943	YES
3	06789900	NORTH SOUTH UNIVERSITY		
	Award Year: 2006-2007	CIP Code: 500408	Attendance Begin - End Date: 03/27/2006 - N/A	Attendance Status: ENROLLED
			Credential Level: ASSOCIATE'S DEGREE	
	***-**-0002	ROBERTS, MABEL	02/02/1966	YES
4	06789900	NORTH SOUTH UNIVERSITY		
	Award Year: 2006-2007	CIP Code: 500408	Attendance Begin - End Date: 11/07/2005 - 08/03/2006	Attendance Status: WITHDREW
			Credential Level: ASSOCIATE'S DEGREE	
	***-**-0003	SANDIFER, ALICIA L	07/13/1962	YES
5	06789900	NORTH SOUTH UNIVERSITY		
	Award Year: 2006-2007	CIP Code: 500408	Attendance Begin - End Date: 06/21/2006 - N/A	Attendance Status: ENROLLED
			Credential Level: ASSOCIATE'S DEGREE	
	***-**-0004	STEEN, MONICA	05/20/1984	YES
6	06789900	NORTH SOUTH UNIVERSITY		
	Award Year: 2006-2007	CIP Code: 500408	Attendance Begin - End Date: 01/05/2006 - 08/29/2006	Attendance Status: WITHDREW
			Credential Level: ASSOCIATE'S DEGREE	
	***-**-0005	SWAGERT, KATIE S	11/10/1962	YES
7	06789900	NORTH SOUTH UNIVERSITY		
	Award Year: 2006-2007	CIP Code: 500408	Attendance Begin - End Date: 02/13/2006 - 09/25/2006	Attendance Status: WITHDREW
			Credential Level: ASSOCIATE'S DEGREE	
	***-**-0006	TERRELL, HODEN D	02/21/1969	YES
8	06789900	NORTH SOUTH UNIVERSITY		
	Award Year: 2006-2007	CIP Code: 500408	Attendance Begin - End Date: 02/13/2006 - 08/22/2006	Attendance Status: WITHDREW
			Credential Level: ASSOCIATE'S DEGREE	

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GE Reporting List

National Student Loan Data System (NSLDS)

Menu | Aid | Enroll | Org | Report | Tran

Enrollment Summary | Enrollment Add | Enrollment Update | Enrollment Reporting Schedule | Exit Counseling Submittal | GE List | **GE Reporting List** | GE Submittal

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Name: NORTH SOUTH UNIVERSITY
Code: 06789900 Type: School

Gainful Employment Reporting List

The following SAIG mailboxes are currently able to report Gainful Employment information for your school and location.

OPEID	SAIG Mailbox
06789900	TGXX011

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GE Submittal

National Student Loan Data System (NSLDS)

Menu | Aid | Enroll | Org | Report | Tran

Enrollment Summary | Enrollment Add | Enrollment Update | Enrollment Reporting Schedule | Exit Counseling Submittal | GE List | GE Reporting List | **GE Submittal**

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Name: NORTH SOUTH UNIVERSITY
Code: 06789900 Type: School

Gainful Employment Spreadsheet Submittal

☒ I am running on Windows.

File Name: Browse...

Submit

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You may report electronically either by batch or online. An institution may use either or both methods for gainful employment reporting.

TIP:

Do not report the same data using both methods.

REPORTING VIA THE BATCH PROCESS

Reporting via the batch process is through the Student Aid Internet Gateway (SAIG). Batch processing allows an institution to choose between two file formats: Fixed Width and Comma Separated Value (CSV or comma delimited).

To ensure the successful submission of batch files through NSLDS, schools must enroll on the [SAIG Enrollment website](#) in order to designate the TG Mailbox that will be used to submit their gainful employment data. An institution may use the SAIG Mailbox used for its other Title IV related batch functions, or select another separate SAIG mailbox for gainful employment. The SAIG mailbox is the transmission vehicle

for electronic communication with ED. Remember to include the letters “TG” with your mailbox number. For an institution without an SAIG mailbox, the SAIG Enrollment website will provide an explanation of how to obtain and use the mailbox. This site is www.fsawebenroll.ed.gov.

The *GE Reporting List* will show all locations of an institution and designated SAIG mailboxes.

In batch reporting, each gainful employment file submitted must contain a single header record, student detail records, and a single trailer record. The header record identifies the source of the file, the creation date, and other identifying information. Each detail record contains information about one student. You must format all detail records according to the record layout and field definitions provided in [Appendix A of the NSLDS Gainful Employment User Guide](#). The trailer record shows the number of detail records contained in the file.

When NSLDS receives batch files, the system will respond with an error/acknowledgment file within 36 hours after processing of the institution’s submission. It will contain one header record, one trailer record, and may contain multiple detail records. A detail record will be included only if the submitted record contained at least one error. NSLDS will identify up to five errors per record. Institutions must return corrected error files as soon as possible. If the error/acknowledgment file contains no detail records, the system accepted all records with no errors. NSLDS will still send an error/acknowledgment file to document receipt of the data. Please contact NSLDS Customer Support Center at 1-800-999-8219 if your institution does not receive an error/acknowledgment file.

Error codes are three numeric digits. For example, the error code 001 means that a required field was not entered. The error code 018 means that you should exclude the specific field in this detail record, based upon the value input for another field in that record. For more information on error codes, refer to [Appendix A of the NSLDS Gainful Employment User Guide](#), which provides the error codes for each data item in a detail record.

Message classes, which identify the type of file sent across SAIG, must meet certain rules and must be uniquely named. For gainful employment data exchanged via batch, the message classes are:

- **GESFLEIN** – School submittal in fixed width format
- **GESCDEIN** – School submittal in comma separated value format
- **GERFLEOP** – NSLDS response file in fixed width format
- **GERCDEOP** – NSLDS response file in comma separated value format

REPORTING ONLINE

Reporting online is done using the [NSLDS Professional Access website](#). Remember that to use NSLDS online, you must use Microsoft Internet Explorer, version 5.0 or higher. For security purposes, you must encrypt all transmissions. That means that the browser must use secure socket layer (SSL) encryption that supports 40 bit, 56



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bit, or 128 bit. We recommend using the highest level of encryption, 128 bit. The institution's Primary Destination Point Administrator may provide NSLDS access to another employee new to NSLDS. An institution may request access to NSLDS at fsaweb enroll.ed.gov, following the directions for *Initial Enrollment for Services*.

Online reporting provides two options. The first is to add students individually, using direct online entry. The second is to upload gainful employment records for multiple students using the NSLDS GE Submittal Template.

For individual student entry online, access is through the *GE List* page, within the *Enroll* tab. After accessing that page, the user will see a button to *Add Gainful Employment*. Add each student as a single record. You must click *Submit* to add the record to the system. The *Gainful Employment Add* page is displayed below.

Gainful Employment Add



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Enrollment Summary | Enrollment Add | Enrollment Update | Enrollment Reporting Schedule | Exit Counseling Submittal | GE List | GE Reporting List | GE Submittal

FSA ID: NSL-SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Return To
Gainful Employment List

Gainful Employment Add

Student Details

SSN:

First Name:

Middle Name:

Last Name:

Date of Birth: (MMDDCCYY)

Gainful Employment Details

Award Year: (ex.: 20102011)

Institution Code (OPEID): 067899

Institution Name:

GE Program Indicator:

Program Name:

CIP Code:

Credential Level:

Medical or Dental Internship or Residency:

FFEL or Direct Loans:

Program Attendance Begin Date: (MMDDCCYY)

Program Attendance Begin Date for This Award Year: (MMDDCCYY)

Program Attendance Status:

Program Attendance End Date: (MMDDCCYY)

Private Loans Amount:

Institutional Financing Amount:

Tuition and Fees Amount:

Enrolled in Another Program:

CIP Code of Other Program:

Credential Level of Other Program:


Program Name of Other Program:

GE Program Indicator of Other Program:

OPEID of Other Program Institution: Org Search

Institution Name for Other Program:

Submit



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NSLDS allows for the upload of multiple records at one time when using the GE Submittal Template. Prior to the upload, an institution must retrieve the template at the Federal Student Aid (FSA) download website, fsadownload.ed.gov. The template and a download guide are both available at this site. The GE Submittal Template is required because it is specially designed and formatted to be accepted by NSLDS. User-created spreadsheets containing the same information will not be accepted by the system.

GE Submittal Template

	A	B	C	D	E	F	G	H	I	J
1										
2	Award Year	Student Social Security Number	Student First Name	Student Middle Name	Student Last Name	Student Date of Birth	Institution Code (OPEID)	Institution Name	GE Program Indicator	Program Name
3	20072008	000009913	James	A	Brown	10/1/1988	06789900	North South University	Y	Complete Engine Rebuild
4	20082009	000009913	James	A	Brown	10/1/1988	06789900	North South University	Y	Complete Engine Rebuild

An institution must download the template, enter the required data, and save the spreadsheet. This template is an Excel 2003 file. You can save the file in Excel 2003 format (.xls) or in Excel 2007 format (.xlsx). Password protect the spreadsheet to preserve the integrity of the personally identifiable information within it.

DOWNLOADING NSLDS GAINFUL EMPLOYMENT SUBMITTAL TEMPLATE SPREADSHEET FROM FSADOWNLOAD

The NSLDS Gainful Employment Submittal Template spreadsheet is available for download from the fsadownload.ed.gov website, in Excel 2003 format. You can download it to your local hard drive and access it by double-clicking it or by launching the MS-Excel application, then opening the template spreadsheet.

To Download the NSLDS Gainful Employment Submittal Template Spreadsheet:

1. Go to the address field located at the top of your Web browser's window and type fsadownload.ed.gov. You may need to press the Enter key or click the Go button.
2. Click the Software link on the left side of the page or the Software and Associated Documents link at the top of the page.
3. Click the NSLDS Gainful Employment Submittal Template spreadsheet link. This will take you to the download site.

NOTE:

If you plan to use the GE Submittal Template to upload all of your GE records, be sure to rename the files so that they are easily identifiable.


4. Click the XLS Format link in the Software section to Download/Save the file. At the File Download dialogue box, click the Save button. Then designate the folder/location on your local hard drive and click Save.
5. Navigate to the folder/location with Windows Explorer and double-click the spreadsheet OR launch the MS-Excel application. Then select File|Open and navigate to the folder/location to open the spreadsheet. You can start entering your gainful employment records. You may enter up to 50 records per spreadsheet. Save the spreadsheet after entering your data.
 - a) If you have the option to open the spreadsheet with MS-Excel, then select File|Save As, saving a copy to a folder/location on your local hard drive. You can start entering your gainful employment records. Save the spreadsheet after entering your data.
 - b) If the File Download dialogue box does not prompt you to save the spreadsheet, or your MS-Excel application does not launch, then click your Web browser's back button. Navigate back to the XLS Format link, right-click it, and select Save Target As... to designate the folder/location in which you want to save the spreadsheet. Select Save.

Once the template is complete, you can access the upload function on the *GE Submittal* page, within the *Enroll* tab. The submittal page allows the institution to search for the appropriate file in its stored location using the *Browse* function. After locating the file, click *Submit* to upload the spreadsheet into the *GE Spreadsheet Add* page. The *Add* page will display the contents of the spreadsheet by row. The data is then ready for review. After review, you must indicate which rows or records you want the system to edit.

You may either check the box for each individual record or select *Check All*. NSLDS will apply edits to the data. A message will display stating if, and how many of, the records were successfully added to the database. The system will only apply information to the database that has passed the edits. Any records containing errors will display for correction, and the error(s) can be seen by hovering over the red indicator. This is displayed in the following diagram.

You will need to correct any records that do not pass the edits. You can do this within the same spreadsheet by correcting the records containing errors and resubmitting the spreadsheet with the corrected records. To avoid duplication, do not alter the records that were successfully uploaded. Doing so will create additional records. You can also submit a new spreadsheet, including just the corrected records.




Gainful Employment Spreadsheet Add



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[Enrollment Summary](#) | [Enrollment Add](#) | [Enrollment Update](#) | [Enrollment Reporting Schedule](#) | [Exit Counseling Submittal](#) | [GE List](#) | [GE Reporting List](#) | [GE Submittal](#)

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from [NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11](#)

Name: NORTH SOUTH UNIVERSITY
 Code: 06789900 Type: School

Gainful Employment Spreadsheet Add

 2 records have been successfully added.

 Unable to process information for records identified by error icon(s). Please place cursor over the icon(s) for details.

Line item numbers match to rows in the spreadsheet.					
✓	Check All	SSN: 000-00-9113	NAME: Georgia Brown	DOB: 09/01/1987	
1		OPEID: 06789900	INSTITUTION NAME: North South University		
1		Award Year: 20082009	GE Program Indicator: Y	Program Name: Hair Design	
1		CIP Code: 999999	Credential Level: 01	Medical or Dental Internship or Residency: N	FFEL or Direct Loan: N
1		Program Attendance Begin Date: 09/01/2008	Program Attendance Begin Date for This Award Year: 09/01/2008	Program Attendance Status: V	
1		Program Attendance End Date: 10/03/2008	Private Loans Amount: 600	Institutional Financing Amount: 0	Tuition and Fees Amount:
1		Enrolled in Another Program: N	CIP Code of Other Program:	Credential Level of Other Program:	
1		Program Name of Other Program:	GE Program Indicator of Other Program:	OPEID of Other Program Institution:	
1		Institution Name for Other Program:			

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Regardless of the method of entry, an institution may use the online functionality to view gainful employment records that the institution has submitted to NSLDS. After clicking *Retrieve*, the *GE List* page provides an overview of records for all reported award years. Institutions may set parameters, such as award year or Social Security Number (SSN), to narrow the data retrieved. The *Gainful Employment Detail* page provides complete information reported about a particular student, in a particular program, at a particular institution. You can access this page from the *GE List* page by selecting the button next to the specific student record.

You may also use the online functionality to correct, update, or deactivate any previously reported information. Clicking the *Update* button at the top of the *Gainful Employment Detail* page allows the user to make corrections or updates.

The system validates any changed information. You must correct all errors for a proper submission. You may not update the *award year*, *SSN*, *CIP code*, *Credential Level*, and *date* fields online. If any of these are incorrect, you must deactivate the old record and create a new record for the student. To deactivate a record, click the *Deactivate* button at the top of the *Gainful Employment Detail* page and confirm the deactivation on the *Gainful Employment Deactivate* page.

Remember that for security purposes, NSLDS will time out after 30 minutes of inactivity. Any data you enter on the screen, but do not submit before NSLDS times out, will be lost. NSLDS will provide a warning pop-up button three minutes before the page times out. Clicking on this button will reset the clock for another 30 minutes.

Institutions must report specific required data elements for each award year as described in regulation and explained here. The institution must report each GE Program by name, Classification of Instructional Program (CIP) code and Credential Level.

The program name is the name as determined by the school. Visit <http://nces.ed.gov/ipeds/cip2010> for a list of CIP codes. See below for a list of the GE Credential Levels. For each program, submit data to NSLDS for each student enrolled at any time in the reported award year.

For all students who were enrolled in a GE Program during the reported award year, the institution must report student specific information. The student identifiers are:

- SSN
- First Name
- Middle Name or Initial
- Last Name
- Date of Birth

The gainful employment details of the student's enrollment must include the school's OPEID and name, program name, CIP code, and Credential Level. Credential Level identifies the expected result of the program of study. There are seven reporting options:

- 01 - Undergraduate certificate or diploma program
- 02 - Associate's degree
- 03 - Bachelor's degree
- 04 - Post baccalaureate certificate or post master's certificate
- 05 - Master's degree
- 06 - Doctoral degree
- 07 - First professional degree

Currently, the gainful employment record includes an indicator of disbursement for Federal Family Education Loan (FFEL) or Direct Loan funds for the period of the student's attendance in this educational program. Note that the loan may have been disbursed in a previous award year. For future reporting years, the field will be deleted.

The record also includes an indicator of whether the program includes a medical or dental internship or residency. This is required because those programs will have the Debt Measures calculated using the sixth and seventh prior fiscal years, as opposed to the third and fourth. Institutions should indicate "Y" for yes, only if the students will complete the program with a doctor of medicine, doctor of osteopathy, or doctor of dental science degree and a Credential Level of 06-Doctoral degree or 07-First professional degree.

Additional student specific information includes the program attendance begin date, the program attendance begin date for the award year, and the program attendance status. The first date is the student's enrollment date in the program of

study, which may be in a prior award year. The second date is the date in the reported award year on which the student began attendance. If the enrollment continued from the prior award year, use the first date of the award year reported. Report the student's status (*completed*, *withdrawn*, or *enrolled*) and the date the student obtained that status. If the student is still enrolled on June 30 of the award year being reported, use that date. For completed and withdrawn students, you must report the student's end date in the program. This includes both students who are no longer enrolled at the institution and those that completed the program but remained at the institution to pursue an additional credential.

In order to determine debt levels incurred for the program of study, the institution must report on private education loans and institutional financing plans of students who completed and withdrew during the reported award year. Report both numbers in whole dollars, by individual student. For private education loans, report the gross amount received by the student for any period of enrollment in this program of study. The amount reported is not limited to dollars borrowed in the award year reported. Remember that private educational loans are loans issued expressly for postsecondary education expenses and do not include Title IV loans. For institutional financing plans, report the total amount owed by the student upon completion or withdrawal. You may also provide the total amount of tuition and fees charged the student during his enrollment. These charges include all charges for the program of study, not just for the award year reported. Reporting tuition and fees is optional but may be beneficial to the institution. If reported, the tuition and fees for the student will be compared to the loan debt the student incurred for the program. The lower of the two will be used to calculate the median loan debt for the program. If you have many students borrowing for living costs, the tuition and fees will be lower than the loan debt incurred by those students. This results in a benefit to the institution.

Currently, you must report information on a student who has completed one program, but continued enrollment at the institution in another program. If a student began a higher credentialed program at the reporting school, or transferred to a higher credentialed program at another school, you must report the information that you know. When the enrollment is at your school, you must report additional information on the other GE Program. This includes the CIP code, the Credential Level, and the program identifiers.

Remember that you must report any student enrolled in more than one GE Program separately for each program. You must report a student who "stopped out" and re-entered the same GE Program during the same award year separately for each period of enrollment. Additionally, you must report separately for each award year, a student enrolled in the same GE Program during multiple award years.

SSN CONFLICTS

To ensure that NSLDS contains the most accurate data, data providers, such as guaranty agencies and ED servicers, may not load information into NSLDS on two different students with the same SSN. As data providers of gainful employment information, institutions must comply with the same identifier matching criteria. This matching process occurs at the time that data is first loaded into NSLDS.

If a student record is already in the NSLDS database, and the identifiers provided by the organization attempting to load the record do not match what is currently in the database, the system generates an SSN conflict error. This error notifies the data providers that the SSN is in use by another student.

The institution must research the accuracy of the student identifiers reported in the gainful employment data submission. This may include contacting the data provider who supplied the initial information to NSLDS or contacting the student.

To assist in this research effort, NSLDS provides the *SSN Conflict* page, which allows users to display a list of the data providers that have previously reported on the SSN that is in error. The *SSN Conflict* page is located on the *Aid* tab. In order to utilize this function, click on *SSN Conflict* in the menu bar, enter the student's SSN, and click the Submit button. The list of one or more data providers will show the previously reported SSN on the screen. Contact one of the organizations for information regarding this SSN. Each of the organizations listed will have the same identifiers for the student.

ED has included guidance related to SSN conflict resolution in the *NSLDS Gainful Employment User Guide*, [Electronic Announcement #28](#), and [FAQ R-Q25](#). If your institution follows this guidance and is still unable to resolve the SSN conflict, it is not necessary to report that student to NSLDS. ED will consider the institution to have met the gainful employment reporting requirement for that student if it maintains documentation of the steps taken in attempt to resolve the SSN conflict.

Disclosures Required by Institutions

GENERAL DISCLOSURES

ED published its final regulations for the GE Program disclosure requirements on October 29, 2010 and these regulations went into effect on July 1, 2011.

As part of the GE Program disclosure requirements, institutions who have GE Programs must publish specific data about each of their GE Programs for prospective students. The disclosure information will help students make informed choices about enrolling in a GE Program.

[34 CFR 668.6\(b\)\(1\)](#) provides the specific data items that must be disclosed. [Dear Colleague Letter GEN-11-10](#) and the Gainful Employment page on the [Information for Financial Aid Professionals \(IFAP\) website](#) provide additional guidance and information.

IS THE INSTITUTION REQUIRED TO DISCLOSE INFORMATION?

The first step is to determine if your program is a Title IV eligible GE Program. For information on how to determine if your program is a GE Program, see graphic of [Electronic Announcement #11](#) in the Purpose/Overview section of this manual. All GE Programs are required to disclose information on completers in the most recently completed award year. If the program is a GE Program, the institution must report information about it to ED annually and also provide disclosures about the program on its website.

GAINFUL EMPLOYMENT PROGRAM DISCLOSURE TEMPLATE

The regulations provide that the institution *use the disclosure form issued by the Secretary, when available*. The National Center for Education Statistics (NCES) is creating this form. It was not available as of the July 1, 2011, effective date of the regulations. Although the NCES template was not available, the institution was still responsible for meeting the disclosure requirements by the July 1 deadline.

ED will provide the disclosure form to institutions through an online Web application. Institutions will be required to use this form to disclose information about their GE Programs once the form is available. ED will give institutions a reasonable amount of time to begin using the form.

This application will allow institutions to create a Web page containing the required disclosure information. Similar to the net price calculator template developed by ED,

NOTE:

ED anticipates providing the GE Program Disclosure Template for institutional use in July 2012.

the institution will enter each GE Program's required data into the online form, resulting in an 'html' file that the institution will post to the Web site home page for that program.

Using this process, an institution will first enter (or upload) data into the Web-based application for each of its GE Programs. ED will use some of the information entered (such as the OPEID of the institution and CIP code and Credential Level for the program) to look up and import data from ED databases for use in the output disclosure Web page. The institution will enter additional institutional program-level data to be included on the output page.

ANNUAL UPDATING OF DISCLOSURE INFORMATION

The regulations requiring institutions to disclose the required information to prospective students about each GE Program went into effect on July 1, 2011, and this data must be updated at least annually by the institution. ED will provide further information about any future disclosure deadlines, as well as the release of the GE Disclosure Template through subsequent Electronic Announcements on the [IFAP website](#).

DISCLOSURE DATA REQUIREMENTS

The institution must provide the following data for each GE Program:

- Occupations associated with the training provided by the GE Program (by name and Standard Occupational Classification [SOC] code)
- Published length of time it takes to complete the program (normal time)
- On-time completion rate
- Program costs
- Placement rate(s)
- Median loan debt (Title IV debt, private educational loan debt, and debt from institutional financing)

Before looking at each of these elements more carefully, there are a few things to know about the GE Program disclosure requirements. Disclosures for the on-time completion rate and median loan debts are calculated only for the students who completed the GE Program in the most recent award year. Please note that this is different from reporting GE information to NSLDS where all students enrolled, withdrawn, and completed are reported.

TREATMENT OF HIGH SCHOOL STUDENTS

Institutions may have students who are enrolled at their institutions in GE Programs who are also still enrolled in high school. The determination of whether or not to

include these students in the GE Program disclosures depends upon their status as a *regular student* at your institution.

The Higher Education Opportunity Act (HEOA) of 2008 allowed institutions to admit high school students as *regular students* while still enrolled at their secondary school, even though the student is not eligible for Title IV student aid.

All *regular students* enrolled in a GE Program must be included in the gainful employment disclosures. Therefore, if a high school student is enrolled as a *regular student* in a GE Program, the student must be included in the disclosure requirements (e.g., median loan debts, on-time completion rates). However, high school students who are not enrolled as *regular students* should not be included in disclosure rates. The regulations define a *regular student* as a person who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized educational credential offered by that institution.

TREATMENT OF ESL OR ESOL PROGRAMS

To be a Title IV eligible program, an English as a Second Language (ESL) or English for Speakers of Other Languages (ESOL) program must lead to a certificate or other credential being awarded by the institution. To determine if a Title IV eligible ESL or ESOL program is a GE Program, institutions should use the same determination as the institution would for other programs to determine if it is a GE Program.

As before, consider the following criteria:

- Is the program Title IV eligible?
- Does the program lead to a degree, certificate, or other credential offered by the institution?
- Is the program offered by a for-profit institution, or is it a non-degree certificate or credential program offered by a public or private not-for-profit institution?

Remember, all programs offered at for-profit institutions are GE Programs, with minor exceptions, while only programs that lead to a certificate or other credential at a public or private not-for-profit institution are GE Programs. See the Gainful Employment Program Determination graphic in the Purpose/Overview section of this manual.

TREATMENT OF GAINFUL EMPLOYMENT PROGRAMS WITH SMALL ENROLLMENT

If your institution has a GE Program where less than 10 students completed that program during the award year, to protect the privacy of students in those programs, two of the disclosure requirements would **not** be disclosed. The institution would not disclose:

- On-time completion rate
- Median loan debt (Title IV debt, private educational loan debt, and debt from institutional financing)

However, all institutions, regardless of the number of students who enrolled or completed the program, must disclose:

- Occupations (by name and SOC code)
- Published length of time it takes to complete the program (normal time)
- Program costs
- Placement rate(s)

Note that institutions with a small enrollment should disclose the placement rate(s) if required to calculate rates by their accrediting agency and/or state agency. Given that some states and accrediting agencies use a minimum number that is higher than the 10-student figure for gainful employment disclosures, the institution should provide the placement rates at the program level that are calculated in accordance with the requirements of that agency. For example, if the agency requires a minimum of 15 students instead of 10 to disclose placement rates, the institution should use the minimum number required by that agency.

Important Point:

Even if there are no students currently enrolled in a GE Program at the institution, the institution must still disclose the occupation(s), SOC code, normal time to completion, program costs, and placement rates (as applicable) for each GE Program.

The following subsections examine each of these disclosure data elements more closely. Remember that the institution needs to disclose this information for **each** GE Program.

OCCUPATIONS (BY NAME AND SOC CODE):

- List the names of the occupation(s) that the program prepares students to enter if the student completes this program of study.
- List the Standard Occupational Classification, or SOC code, for each of these occupations. The SOC codes are published by the Department of Labor and are available at www.bls.gov/soc.
- Provide links from the institution's website to the occupational profiles located on the [O*NET website](http://online.onetcenter.org/crosswalk/).
- The occupation(s) profiles are found on the [O*NET website](http://online.onetcenter.org/crosswalk/) by using the O*NET crosswalk table and the CIP code assigned to your GE Program of study. This crosswalk table will allow the entry of the CIP code and will provide the occupation(s) and description of the occupation(s). The links to occupational profiles on O*NET are located at <http://online.onetcenter.org/crosswalk/>.
- If a CIP code does not crosswalk to one or more SOC codes, select an occupation and SOC code that most practically and substantially matches

NOTE:

Sponsored by the U.S. Department of Labor, the Occupational Information Network (O*NET) is a free database containing hundreds of standardized and occupation-specific descriptors. It is the primary source for exploring and searching occupations.

the program results, provided that the institution has evidence that graduates of that program found employment in the field(s). See [GE FAQ D-Q10](#).

A listing of CIP codes is available at <http://nces.ed.gov/ipeds/cip2010>. There is also a list of CIP codes available when completing the E-App.

Information about CIP codes may also be available at your institution's Office of Institutional Research, Academic Affairs Office, or Registrar's Office.

TREATMENT OF DIFFERENT GE PROGRAMS WITH SAME CIP CODE AND CREDENTIAL LEVEL

When developing the final regulations for the GE Program eligibility metrics, ED understood that some institutions offer more than one educational program with the same CIP code and Credential Level. For example, an institution might offer a one-year certificate program in a specified subject area and also offer a two-year advanced program in the same subject area. Since both programs have the same CIP code and Credential Level, ED will use data on students from both programs to calculate the GE Program metrics.

The GE Program metrics use combined information for an institution's educational programs that have the same CIP code and Credential Level. Although two programs with the same CIP code and Credential Level were to be treated as one program for reporting purposes, updated guidance has been provided by ED for institutions to determine when it is appropriate to provide disclosures by individual programs and when disclosures can be combined by CIP code as they were reported to ED. See Gainful Employment [Electronic Announcement #25](#) - Disclosures by Educational Program.

Institutions may make separate disclosures for programs that have the same CIP code and Credential Level if doing so provides more accurate and useful information about the program's characteristics.

Institutions must consider whether the disclosures provided to prospective students for two programs that share the same CIP code and Credential Level accurately reflect each program. Institutions should determine whether the information should be disclosed separately for each of an institution's educational programs, even if the program has the same CIP code and Credential Level as another GE Program at the institution, by answering the following questions:

1. **Length of the Programs** — Is there is a significant difference in the published length of the programs?

If the length of the programs differs by more than three months, 12 weeks, or one Title IV payment period, separate disclosures should be considered.

For example, if an institution offers a one-year gainful employment certificate program and also a two-year certificate program, both with the same CIP code and Credential Level, this would be a significant difference between the programs where separate disclosures would be needed.

In addition, separate disclosures would be needed if, for example, the institution offers a 900 clock hour program, with two 450 hour payment periods, and also offers a 1,350 clock hour program, with three 450 hour payment periods. This would be a significant difference between the programs where separate disclosures would be needed.

2. **Tuition and Fees** — Is there a significant difference in the tuition, fees, or other costs for the programs?

Institutions should consider providing separate disclosures if the cost of the programs differs by more than 10%.

For example, an institution may offer a program in a standard term-based format with instruction usually occurring during weekdays at one tuition rate and also offer the same program online with a tuition that is 25% lower.

This is a significant difference from the programs that need a separate disclosure.

3. **Programs Offered in Different States** — Does the institution offer programs at different locations in different states that require different placement rate calculations and different minimum requirements?

This is a significant difference from the programs that need a separate disclosure.

As a reminder, the guidance in Gainful Employment [Electronic Announcement #25](#) relates to the disclosure of information for a GE Program as required by the regulations. It does not apply to the definition of a GE Program for reporting to ED or to the calculation of an educational program's gainful employment metrics. For both reporting and metrics, a GE Program at an institution is defined as a program or programs that have the same CIP code and Credential Level.

ON-TIME COMPLETION RATE

List the on-time completion rate for students who completed the program of study in normal time in the most recently completed award year.

To calculate the on-time completion rate for GE Programs:

- divide the number of students who completed the GE Program during the most recently completed award year within normal time (numerator);
- by the number of students who completed the GE Program in the most recently completed award year (denominator); and,
- multiply the result by 100.

Example: During the 2010-11 award year, 200 students completed the GE Program, but only 150 of them completed the program within the normal time (as published by the institution). Divide 150 by 200 to get .75. Then multiply .75 by 100 to get 75. For this GE Program, 75% is the on-time completion rate.

Number of students who
completed the program within
the normal time

Number of students who
completed the program in
the most recently completed
award year

$\times 100 =$ On-time
Completion
Rate

TREATMENT OF LEAVES OF ABSENCE IN ON-TIME COMPLETION RATE

Time a student spent on an approved leave of absence is included when determining whether a student completed a GE Program within normal time.

For example, the normal time to complete a GE Program is two years, and the student took 2.5 years to complete the program because of a six-month leave of absence; the student would **not** be included in the number of students who completed the GE Program within normal time to calculate the GE Programs on-time completion rate.

Thus, students who do **not** complete the GE Program in normal time due to a leave of absence (or for any other reason) are included in the denominator of the completion rate fraction but **not** in the numerator. See [GE FAQ D-Q12](#).

Remember, if the institution had less than 10 students complete a GE Program in an award year, for privacy reasons, the on-time completion rate for that program should **not** be disclosed. But if in any award year, there are 10 or more students completing the GE Program, all required data elements must be disclosed. Thus,

the disclosure requirements for a GE Program could change from award year to award year depending upon the number of students who complete that GE Program each year.

PROGRAM COSTS

List the total amount of tuition and fees, room and board, and typical costs of books and supplies that a student would incur for completing the entire program of study within the normal length of the program.

If the cost of books and supplies is already included in the tuition and fee costs, do not include these costs a second time.

The institution may also include information about other costs related to enrollment in the program, such as transportation and living expenses, but the institution must provide a Web link or access to the program cost information that is made available to its prospective and current students.

Note that this figure is total cost for the entire program of study in the amount of time that a typical student would complete the program, as advertised by the institution.

The institution can use the current tuition and fee rates to determine the total program costs, or the estimated tuition and fee costs can be used with a disclaimer indicating the rates may change.

An example of the total costs might be for a student enrolled in a two-year program (four semesters) and for each semester, the cost is \$2,500 for tuition, fees, books, and supplies. The institution in this example does not offer on-campus housing or a food plan.

**If a student's program takes two years (or four semesters),
the total program cost would be:**

\$2,500 per term X 4 terms = \$10,000
total program cost

PLACEMENT RATE

List the job placement rate for students who complete this program of study at your institution. See GE [Electronic Announcement #31](#) and [GE FAQ D-Q8](#).

The regulations provide that institutions must use a methodology to determine placement rates as established by the National Center for Education Statistics (NCES). The NCES method to determine the placement rate has not yet been established.

Until an NCES methodology is determined, the institution must still provide a placement rate if the institution is:

- required by its accrediting agency to calculate a placement rate, and/or
- required by its state agency to calculate a placement rate.

If the institution is required to calculate a placement rate for students who complete the program by both its accrediting agency and its state agency, then the institution should list both placement rates as part of their disclosure.

Be sure to identify which agency (or both if applicable) required the calculation of the placement rate as part of your disclosure for the GE Program. In addition, be certain to disclose this information on a program basis even if the formula is for institutional-level placement rates.

If the institution is not required to calculate a placement rate by either an accrediting or state agency, then the placement disclosure is **not** required **until** the NCES establishes a methodology for the institution to use.

Important Note:

In March 2011, NCES convened a technical review panel (TRP). The TRP determined that, at this time, a single job placement rate methodology could not be developed without further study because of limitations in data systems and available data. While the TRP consensus was that calculating job placement rates using a common metric would be preferable, the group was unable to provide a more definitive suggestion. Until the NCES establishes a placement rate methodology for GE Program disclosures, institutions should continue to use methodology required by the state or accreditor, as applicable.

MEDIAN LOAN DEBT

For each program, list the median loan debt that is incurred by students who complete the program of study. This data will be provided to the institutions by ED/NSLDS. However, institutions may enter their own medians if the institution knows that their calculation is more accurate.

The median is the middle value in a list of values, where there are an equal number of values above and below that middle value. It is **not** the mean (average) of the values.

For an example on how to calculate the median loan debt, go the [GE FAQ "D-Q5: How do I calculate the median loan debt for purposes of gainful employment disclosures?"](#) which provides the steps to determine this figure.

Although ED will be providing this information to each institution to disclose, here is a breakdown of what elements are part of the median loan debt data for your GE disclosures.

The institution should individually list the following:

- **Median Title IV Loan Debt** — for both the Federal Family Education Loan (FFEL) Program and the William D. Ford Federal Direct Loan (DL) only, this would be the amount borrowed by the student for the program of study.
 - This does include Graduate PLUS Loans.
 - This does **not** include the following loans:
 - Parent PLUS Loans
 - TEACH Grants that may have been converted to Unsubsidized Direct Loans due to a student's failure to complete service agreement
 - Federal Perkins Loans
- **Private Loan Educational Debt**
 - This debt figure would include the entire amount of private educational loan debt that the student borrowed.
 - The Truth-in-Lending regulations at [12 CFR 226.46\(b\)\(5\)](#) provide the definition of private education loan for this calculation.
 - Examples of private loan educational debt include, but are not limited to:
 - Loans made expressly for educational expenses by financial institutions; credit unions; institutions of higher education or their affiliates; states; localities; and guaranty agencies. This could include loans made by the institution to the student.
- **Institutional Financing Plan Debt**
 - Unlike the Title IV debt and private educational loan debt, the institutional financing plan debt is the amount owed by the student as of the day the student completed or withdrew from the GE Program.
 - Institutional financing plan debt includes any loan, extension of credit, payment plan, or other financing mechanism that was provided by the institution or related party for attendance in the GE Program, and that is not already reported as a private education loan that results in a debt that the student must repay after withdrawing from or completing the GE Program.

Remember, if the institution had less than 10 students complete a GE Program in an award year, for privacy reasons, the median loan debt should **not** be disclosed for that program. But if, in any award year, there are 10 or more students completing the GE Program, the institution must disclose the median loan debt along with the other required data elements. Thus, your disclosure requirements for a GE Program could change from award year to award year, depending upon the number of students who complete that GE Program each year.

INSTITUTIONAL OPTION AND MEDIAN LOAN DEBT

Even though ED will be providing the median loan debt information to the institutions for disclosure purposes (from the institution's reported data and NSLDS), the institution has the option of using its own median loan debt if it feels that its own information is more accurate.

The GE Program disclosures must be clear and understandable to students and their families. Providing accurate GE Program information to students and families comes within the Misrepresentation regulations under the Program Integrity rules.

LOCATION OF DISCLOSURE INFORMATION

Now that data elements for the disclosure information have been identified, the institution must provide that information to prospective students in a simple and meaningful way. The disclosure information about each GE Program must be on the home page of the specific GE Program **and** included in any promotional materials that are made available to those potential students.

The institution must also provide a prominent and direct link on any other Web page containing general, academic, or admissions information about the program, to the GE Program's home Web page that contains all the required information.

The institution cannot place all the disclosure information on one central Web page rather than including the disclosures on the home page for each GE Program.

As stated earlier, the required disclosure information must also be included in promotional materials for that GE Program. This could include, but is not limited to:

- Postcards
- Invitations/solicitations
- Flyers
- Billboard and transit advertising
- Radio advertising
- Television advertising
- Web and similar advertising
- Social networks and other new media

If any of these invitations or advertisements mentions or refers to a specific GE Program(s), the disclosure must be included if it is feasible to do so. If providing the disclosure information is not feasible because of the size or format of the invitation or advertisement, the institutions may display the URL or provide a live link to the Web page where the required information is located.

The institution needs to provide a clear explanation about the information that is available at this Web page. For promotional materials that advertise more than one GE Program, the institution has the option of:

- providing one link on the promotional material where prospective students can be redirected to a list of the Web links to all the GE Programs' home Web pages, OR
- providing a direct link for each program on the promotional material. This single Web page is in addition to the disclosure information placed on each program's Web page.

An example of compliant disclosure under this guidance could include the following text: *For more information about our graduation rates, the median debt of students who have completed the program, and other important information, please visit our website at www.XYZCollege.edu/ABCprogram/disclosure.*

ED realizes that, for economic reasons, institutions often produce printed promotional materials long in advance of their use for a program. ED does not require the institution to dispose of those materials that were prepared before new compliance requirements were announced, but institutions should update these promotional materials within a reasonable period of time to provide the proper disclosure information to their prospective students.

For institutions that use new media channels, such as social networks and microblogs (e.g., Twitter), to promote a GE Program, that messaging must include a direct link to the program's gainful employment disclosure information using the suggested text included in [GE FAQ D-A3](#), noted earlier. If, because of limitations of the specific technology (e.g., character limitations), it is not feasible to provide the suggested text and/or the full hyperlink, the institution may use a URL shortener, as long as that shortener will lead directly to the GE Program's home page where the required disclosure information is located. Furthermore, institutions (or their officials) that repost an update that promotes a GE Program from an outside party must include a direct link to the program disclosures on the reposted update regardless of whether the original update contained a link to the disclosure information.

ED reminds institutions that individuals affiliated with the institution that provides information about a GE Program, whether or not they are acting in an official capacity of the institution, must inform prospective students about where the disclosure information can be found and provide a direct link to the program disclosures.

For example, a faculty member who promotes an institution's GE Program on his or her personal blog is required to provide a direct link to the program disclosures on the blog posting. This requirement, however, does not apply to students or former students unless those persons are acting under the auspices of the institution.

HOW TO DISCLOSE YOUR GAINFUL EMPLOYMENT PROGRAM INFORMATION

It is important that the institution provide the disclosure data to its prospective students in a simple and meaningful way. It must be easy to understand for the student population and must be in an open document format that can be retrieved,

downloaded, indexed, and searchable using commonly used Web search applications.

This means that the format of the data must be readable with different operating systems (Windows, Mac, etc.) that are likely to be used by prospective students to view the information. It should be relatively easy for a prospective student to access this information in a few clicks of the mouse, and institutions should take care not to bury the disclosure information within their websites.

For additional questions about gainful employment disclosures, review the GE FAQ located on the [IFAP website](#), and if the issue is not addressed there, send an email to ge-questions@ed.gov.

Adding/Removing Gainful Employment Programs – by Institutions

REPORTING NEW EDUCATIONAL PROGRAMS THAT PREPARE STUDENTS FOR GAINFUL EMPLOYMENT IN A RECOGNIZED OCCUPATION

Under the Program Integrity regulations that took effect July 1, 2011, an institution that intends to add a new GE Program to its list of Title IV eligible programs must notify ED at least 90 days prior to the expected first day of class for the proposed program.

If an institution does not give notice at least 90 days before the first day of class, or is provisionally certified, it must wait for ED's approval before disbursing funds to students enrolled in the new GE Program. In addition, if the institution is adding a direct assessment or Comprehensive Transition and Postsecondary (CTP) Program, it must wait for ED's approval of that program. The institution must also inform students that the institution has not yet received ED's approval for the program to be eligible for federal student aid. The institution may continue to disburse Title IV funds to its existing and previously approved programs.

If an institution does give notice at least 90 days before the first day of class and is fully certified, it may receive a response at least 30 days before the first day of class, that either the program is approved or the institution must wait for approval. If the notice was complete and timely, and the institution does not receive a response from ED at least 30 days before the first day of class, the institution may make a self-determination of the program's eligibility and disburse funds to students enrolled in the new GE Program. In this case, the school will receive a determination from ED when review of the program has been completed.

When an institution notifies ED of a new GE Program, it must include information to demonstrate that the program meets the requirements of an eligible program as outlined in [34 CFR 668.8](#) by reporting the program on [Federal Student Aid's \(FSA's\) Application for Approval to Participate in the Federal Student Financial Aid Programs \(E-App\)](#) and, in most cases, must include a *Notice of Intent to Offer an Educational Program*, as described in [34 CFR 600.20 \(d\)\(2\)](#), which includes descriptions of:

- how the institution determined the need for the program;
- how the institution designed the program to meet local market needs, or for an online program, regional or national market needs [\[34 CFR 600.20\(d\)\(2\)\]](#). This description must contain any wage analysis the institution may have performed, including any consideration of Bureau of Labor Statistics (BLS) data related to the program; and

- the review or approval of the program by, or development in conjunction with, business advisory committees, program integrity boards, public or private oversight or regulatory agencies, and businesses that would likely employ graduates of the program.

The institution must also submit documentation of accrediting agency approval of the program or show that it is otherwise included in the institution's accreditation, or comparable documentation if the institution is a public postsecondary vocational institution approved by a recognized state agency for the approval of public postsecondary vocational education.

For information on the procedures for institutional notification to ED of new GE Programs using [FSA's *Application for Approval to Participate in the Federal Student Financial Aid Programs \(E-App\)*](#), and *Notice Format for Intent to Offer an Educational Program*, see [Electronic Announcement #16](#).

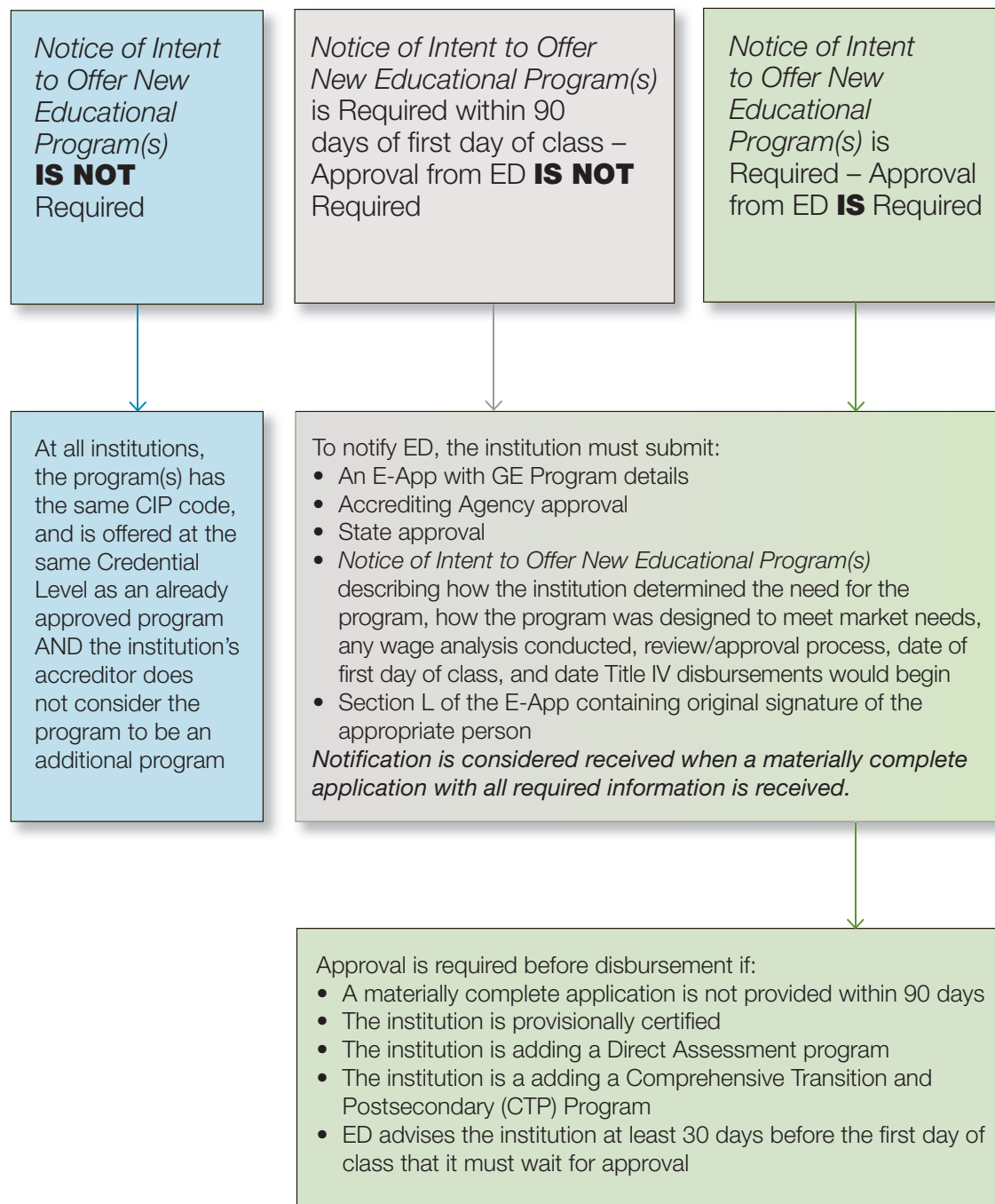
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NOTE:

If an institution is not required to wait for approval, and the institution errs in its self-determination that an educational program is eligible, all Title IV funds disbursed for students in that program become an institutional liability. For this reason, many schools prefer to wait for a response from ED before disbursing funds.

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Adding New Gainful Employment Programs: When to Notify ED and How



REPORTING THE NEW GAINFUL EMPLOYMENT PROGRAMS USING THE E-APP

Below are the instructions for reporting new GE Programs using the E-App.

Access your institution's E-App at eligcert.ed.gov.

The E-App is password protected. The login information belongs to the institution, not an individual. You must have the institution's eight-digit OPEID assigned by ED and nine-digit Employer Identification Number (EIN) or Taxpayer Identification Number (TIN) to access the application. Your Program Participation Agreement (PPA) and your Eligibility and Certification Approval Report (ECAR) list the OPEID and EIN/TIN of the institution.

Login Information:

The username is the institution's eight-digit OPEID number preceded by the letters ED. The password is the institution's nine-digit Employer Identification Number (EIN) also preceded by the letters ED. Do not add any spaces between the required characters.

Login Example:

OPEID: 00123400 and EIN: 012345678

The login is ED00123400, and the password is ED012345678.

E-APP HELP

For assistance with the eligcert.ed.gov website, your user ID and/or password, or in completing the E-App, contact the School Participation Team (SPT) for your institution.

The eligcert.ed.gov homepage contains telephone numbers for each team. For expanded contact information, see the end of the Introduction section of the E-App.

For schools in the U.S. and its territories, there are SPTs in 10 U.S. cities. Your SPT is generally determined by which state authorizes your institution's main location. There is also a team for schools located in foreign countries.

STRUCTURE OF THE E-APP

There are 13 sections to the application, plus a glossary at the end. The sections that are relevant to reporting new GE Programs are:

- Section A, where you describe the purpose for the application.

- Section E, which contains questions about your educational programs.
- Section K, which contains questions about your administrative capability and financial responsibility and also provides the institution an opportunity to enter narrative information about the application and/or changes made.
- Section L, which must be printed and signed by your President/CEO/Chancellor and mailed to ED.
- Section M, which contains a list of documents you must send to ED with the signature page.
- Glossary, which defines terms to assist you in completing the application.

COMPLETING THE E-APP

Always begin with Section A. Answering the screening question about why you are submitting the application allows the skip logic to work; the system will direct you to answer only the questions needed for the type(s) of application you are completing.

Some application data previously given to ED pre-populates on the application. You can update this data, except your OPEID number.

Each page has an *OK/Save Data* button at the bottom, which will take you through the application displaying only those sections relevant to the type of application you are submitting. Some sections have a *Go to...* next section button in the middle of the page that you can use if the rest of the section does not apply to you or if you want to skip to another section. After entering all of your data on the page, click either button to save the changes and display the next page of the form.

When you have completed the necessary updates, you must click on *Submit Application* for it to be considered submitted to ED.

Section M will list the attachments you need to send separately to ED. Refer to the Introduction for instructions on mailing the signature page and attachments. You do not need to mail ED a copy of the application.

INSTRUCTIONS FOR SUBMITTING A NEW GAINFUL EMPLOYMENT PROGRAM

- For Question 1 in Section A, select Update Information and select Non-degree/Vocational Program.
- For Questions 26 and 27 in Section E, supply complete information to report new non-degree programs. Note: In Question 27, the Date First Provided field for the educational program may be a date in the future.
- In Question 69 Section K, enter the following explanation: This application includes notification of new Gainful Employment Program(s). The required documentation will be mailed with the signature page.
- Section L, enter requested information, print and sign.
- Submit the application electronically following the instructions in the E-App.

- Mail the following to the address provided in the E-App:
 - Signature page,
 - Current letter of accreditation and any attachments,
 - Current valid state license or other authorization, and
 - Written notice of intent to offer an educational program (see *Notice Format for Intent to Offer an Educational Program*).

NOTICE FORMAT FOR INTENT TO OFFER AN EDUCATIONAL PROGRAM

An institution that is notifying ED of its intent to offer a new GE Program must include supporting information of the institution's determination of the need for the program.

If the institution used the same, or a similar, process to determine the need for multiple programs, the supporting information may apply to more than one new GE Program.

Information to provide includes the following:

1. Institution name.
2. OPEID.
3. Program name(s) and program CIP code(s) supported by this documentation.
4. Narrative description of how the institution determined the need for the program. For example, describe what need this program will address and how the institution became aware of that need. If the program is replacing a current program(s), identify the current program(s) that the new program(s) replaces and provide details describing the benefits of the new program(s). If the institution offers (or will offer) the program in connection with, or in response to, an initiative by a local, state, or federal government entity, provide the details of that initiative.
5. Narrative description of connection between the program design and local market needs; or for an online program, regional, or national market needs. For example, note the use of Bureau of Labor Statistics data or a state labor data system, and/or consultation with any state, regional, or local workforce agencies. Include information about the development of course content, program length, academic level, admission requirements, and prerequisites; include information received from potential employers about course content; and include information regarding the target students and employers.
6. Narrative description of any wage analysis the institution may have performed, including any consideration of Bureau of Labor Statistics wage data related to the new program.
7. Narrative description of how the program was reviewed or approved by, or developed in conjunction with, one or more of the following:
 - Business advisory committees

NEED HELP?

Contact the SPT assigned to your school. The telephone numbers for the SPTs are listed on the elgcert.ed.gov website.

- Program integrity boards
 - Public or private oversight or regulatory agencies (not including the state licensing or authorizing agency and the accrediting agency that approve the institution's programs)
 - Businesses that would likely employ graduates of the program (for example, describe the steps taken to develop the program, identify when and with whom discussions were held, provide relevant details of any proposals or correspondence generated, and/or describe any process used to evaluate the program).
8. Date of the first day of class. Include both:
- The first day the program was (or will be) offered by the institution, and
 - The day you would like to begin disbursing Title IV aid to students enrolled in the program.

Remember: The institution must retain supporting documentation of this description for review. ED may request that the institution submit copies of the supporting documentation for review. Supporting documentation may include items such as copies of meeting minutes, correspondence, proposals, or other documentation to support the development, review, and/or approval of the program.

ED issued [Dear Colleague Letter \(DCL\) GEN-11-10](#) on April 20, 2011, to provide guidance on several of the regulatory requirements related to an institution's educational programs that "lead to gainful employment in a recognized occupation" (GE Programs). DCL GEN-11-10 included information on the new regulatory requirements related to the addition of a new GE Program by an institution.

REGULATORY CHANGES

ED issued a [Notice of Proposed Rulemaking \(NPRM\)](#) on September 27, 2011, that proposes changes to the regulations on adding new GE Programs. The comment period ended November 14, 2011. Any changes in regulations would not be effective before July 1, 2013.

COMPLIANCE

(More information will be added to this section in future editions of this guide.)

The SPT is responsible for monitoring an institution's compliance with the requirements of the Title IV programs, including Gainful Employment requirements. The SPT may review an institution's website or promotional materials to assess and monitor compliance. The SPT may review this information as part of recertification or approval of additional institutional eligibility, the Audit Resolution process, Program Review, etc.

Your independent auditor may also ask to review data related to GE Programs as part of the annual compliance audit.

WARNINGS

The Chief Operating Officer of FSA sent electronic or hard copy notices of non-compliance to the President/CEO of each school that did not report students to NSLDS. This includes schools that notified ED that the institution was not required to report, yet ED had reason to believe the institution had GE Programs.

SANCTIONS

ED will notify schools in writing if an action to impose a sanction will be taken. Failure to follow federal regulations may lead to administrative action. An administrative action may include but is not limited to the imposition of a fine and/or limitation, suspension, or termination of the institution's Title IV program participation, as outlined in [34 CFR Section 668, Subpart G](#).

Explanation of the Debt Measures

The HEA requires certain educational programs to prepare students for gainful employment in a recognized occupation. ED has established, through the regulatory process, the calculation of three Debt Measures as a means to determine if an educational program offered by an institution prepares students for gainful employment. Each of the measures uses the student loan repayment activity of the program's former students as proxies for determining if those students, on average, are gainfully employed. If the measures for a program meet the required regulatory standards, the program is considered to be one that leads to gainful employment and therefore remains eligible for Title IV participation.

The Debt Measures established to determine if an educational program is one that leads to gainful employment are a "Repayment Rate" and two "Debt-to-Earnings Ratios," one based on annual income and the other on discretionary income. Under these measures, an educational program is considered to lead to gainful employment if ED's Debt Measures calculations for a year result in the program meeting at least one of the following Debt Measures standards:

- A Repayment Rate of at least 35%;
- A Debt-to-Earnings Ratio based on annual income of 12% or less ; or
- A Debt-to-Earnings Ratio based on discretionary income of 30% or less.

Under the regulations, a GE Program loses Title IV eligibility only after failing the Debt Measures for three out of four years. However, certain requirements and restrictions apply to a program that fails the Debt Measures for one year, with increased requirements for a program that fails for two years.

COHORTS AND COHORT PERIODS

Each year's Debt Measures are calculated using information on the educational debt of the GE Program's former students. The Repayment Rate cohort is comprised of the GE Program's former students whose Title IV loans (FFEL and Direct Loans), taken out for enrollment in that program, entered repayment during a specific cohort period, as described below. The Debt-to-Earnings Ratios cohort is comprised of the GE Program's former students who completed the GE Program during a specific multi-year period, as described below.

Cohort Periods – The cohort period used for most Repayment Rate and Debt-to-Earnings calculations is the two-year period or '2YP Cohort Period.' However, there are four alternate cohort periods that are used in special situations, as discussed below.

The 2YP Cohort Period is the third and fourth federal fiscal years (FYs) preceding the GE Metric Calculation Year. For example, the GE Program's Repayment Rate and Debt-to-Earnings Ratios for the 2012 GE Metric Year, which will be calculated after September 30, 2012, will include the GE Program's former students who, for

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NOTE:
The Informational Year Rates were calculated using the 2YP cohort period.

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the Repayment Rate, entered repayment on their Direct Loan or FFEL Program loans and, for the Debt-to-Earnings Ratios, completed the GE Program during FY2008 and FY2009 (between October 1, 2007 and September 30, 2009).

ALTERNATE COHORT PERIODS

Under some circumstances, the cohort period for a GE Program's former students will not be the standard two-year period (2YP). The following describes the 2YP Cohort Period and the alternative cohort periods:

- 2YP Cohort Period — The 2YP Cohort Period is the standard cohort period and is the third and fourth FYs preceding the GE Metric Calculation Year.
 - For example, the 2YP cohort for the 2012 GE Metric Calculation Year (FY2012) is FY2008 and FY2009 (October 1, 2007 through September 30, 2009).
- 2YP-A Cohort Period — The 2YP-A Cohort Period will be used only for 2012, 2013, and 2014 and only for the Repayment Rate calculation. It is the first and second federal fiscal years preceding the GE Metric Calculation Year.
 - For example, the 2YP-A Cohort Period for the 2012 Repayment Rate calculation (FY2012) is FY2010 and FY2011 (October 1, 2009, through September 30, 2011).
- For Repayment Rate calculations for GE Metric Years 2012, 2013, and 2014, two rates will be calculated for each GE Program. One will use the 2YP Cohort Period, and one will use this 2YP-A Cohort Period. The GE Program's official Repayment Rate will be the higher of the two calculated rates.
- 4YP Cohort — The 4YP Cohort Period is used when the number of the GE Program's former students in the 2YP is 30 or fewer. It is the third, fourth, fifth, and sixth FYs preceding the GE Metric Calculation Year.
 - For example, the 4YP Cohort Period for the 2012 GE Metric Calculation Year (FY2012) is FY2006, FY2007, FY2008, and FY2009 (October 1, 2005, through September 30, 2009).
- 2YP-R Cohort — The 2YP-R Cohort Period is used for medical and dental GE Programs where students are required to complete an internship or residency. The 2YP-R Cohort Period is the sixth and seventh FYs preceding the GE Metric Calculation Year.
 - For example, the 2YP-R cohort for the 2012 GE Metric Calculation Year (FY2012) is FY2005 and FY2006 (October 1, 2004, through September 30, 2006).
 - Note that the use of 2YP-R will not begin until the 2013 GE Metric Calculation Year. Until then, GE metrics will not be calculated for these GE Programs.
- 4YP-R Cohort — The 4YP-R Cohort Period is used for medical and dental GE Programs where the students are required to complete an internship or

residency and the number of the GE Program's former students in the 2YP-R is 30 or fewer. It is the sixth, seventh, eighth, and ninth FYs preceding the GE Metric Calculation Year.

- For example, the 4YP-R Cohort Period for the 2015 GE Metric Calculation Year (FY2015) is FY2006, FY2007, FY2008, and FY2009 (October 1, 2005, through September 30, 2009).
- Note that the use of 4YP-R will not begin until the 2015 GE Metric Calculation Year. Until then, GE Metrics will not be calculated for these GE Programs.

REPAYMENT RATE

The Repayment Rate is a measure of whether students who were enrolled in a GE Program are repaying their FFEL and Direct Loan Program loans. These former students include both those who completed the educational program and those who did not. A Repayment Rate is calculated using the Title IV loan repayment activity for the most recently completed federal fiscal year. The Repayment Rate is calculated for the program's former students whose loan(s) entered repayment during the appropriate cohort period. That cohort period, for most calculations, is a two-year period consisting of the third and fourth federal fiscal years preceding the federal fiscal year for which the Repayment Rate calculation is performed. This two-year period is referred to as "2YP."

For example, the informational Repayment Rates issued for the most recently completed federal fiscal year of 2011 included the program's former students whose FFEL or Direct Loan Program loans entered repayment during federal fiscal years 2007 and 2008 (between October 1, 2006 and September 30, 2008). For this example, the calculation will use former students' repayment activity during FY2011, between October 1, 2010, and September 30, 2011.

The first rates for which institutions may be subject to sanctions will be calculated for the 2012 federal fiscal year. That Repayment Rate will include the "2YP" cohort of an educational program's former students whose FFEL and Direct Loan program loans entered repayment during federal fiscal years 2008 and 2009. That is between October 1, 2007, and September 30, 2009. Repayment activity on these loans will cover FY2012, between October 1, 2011, and September 30, 2012.

A Repayment Rate calculation uses the total of the former students' outstanding principal balance (including any capitalized interest) on FFEL and Direct Loan Program loans that entered repayment during the cohort period attributed to the GE Program, as of the date that those loans entered repayment. In the regulations, this is called the "original outstanding principal balance" (OOPB). The Repayment Rate is the value of the following fraction, multiplied by 100.

The Repayment Rate **numerator** is the total of the original outstanding principal balances (OOPB) included in the denominator for the program's former students'

GAINFUL EMPLOYMENT OPERATIONS MANUAL

loans, where the repayment history during the most recently completed federal fiscal year meets one of the following repayment standards.

- The loan has been paid in full, unless the loan was paid in full through a consolidation loan, in which case the loan will not be included unless the consolidation loan is paid in full.
- For any undergraduate program, the borrower has made payments that result in the outstanding principal balance of the loan at the end of the Repayment Rate year (September 30) being less than the outstanding principal balance at beginning of the Repayment Rate year (October 1). For post-baccalaureate programs, the outstanding principal balance at the end of the Repayment Rate year is equal to or less than the balance at the beginning of the Repayment Rate year.
- For Direct Loans, the borrowers' public service eligible employment and payments made during the Repayment Rate year qualify the loan for the Public Service Loan Forgiveness program. This is true even if, under the borrowers' repayment plan, the principal balance of the loan did not decrease during the Repayment Rate year.
- During the Repayment Rate year, the borrower is repaying the loan under a repayment plan that requires scheduled payments for the fiscal year that are equal to or less than the interest that accrues on the loan during the fiscal year. This generally means that the loan is being repaid under the Income Based Repayment (IBR) Plan or the Income Contingent Repayment (ICR) Plan. When fully implemented the maximum amount of OOPB for a GE Program that will be included in the numerator under this provision will be 3% of the OOPB included in the denominator. However, until the Secretary has complete information on borrowers who are repaying under such plans, 3% of the OOPB in the denominator will be automatically included in the numerator for every GE Program.

The Repayment Rate **denominator** is the total of the original outstanding principal balance (OOPB) for all of the program's former students' loans that entered repayment in the cohort period for the program.

$$\frac{\text{OOPB of LPF} + \text{OOPB of PML}}{\text{OOPB}} \times 100 = \text{Repayment Rate}$$

OOPB = original outstanding principal balance
LPF = loans paid in full
PML = payments-made loans

Note that the OOPB of a loan will never be included in the numerator of the Repayment Rate calculation if the loan has ever been in default. This is true even if one of the listed conditions was met after the default, after rehabilitation, or after the defaulted loan was consolidated.

EXCLUSIONS

Neither the denominator nor the numerator of the Repayment Rate calculation will include the OOPB of a loan that was:

- in an in-school deferment status during the Repayment Rate year;
- in a military-related deferment status during the Repayment Rate year;
- discharged as a result of the death of the borrower; or
- discharged (or was in a provisional discharge) as a result of the total and permanent disability of the borrower.

DEBT-TO-EARNINGS RATIOS

The Debt-to-Earnings Ratios are measures of the average share of the GE Program's former students' income that must be used to repay student loan debt incurred by the students for attendance in the GE Program. The Debt-to-Earnings Ratios are calculated using information from only those students who completed the GE Program during the cohort period. There are two Debt-to-Earnings Ratios calculated for each GE Program. One, the Annual Income Debt-to-Earnings Ratio, uses the average annual earnings of the GE Program's completers. The second, the Discretionary Income Debt-to-Earnings Ratio, uses the average discretionary income of the GE Program's completers. Discretionary income, for this purpose, is the difference between the mean or median annual earnings of the GE Program's completers and 150% of the Department of Health and Human Services (HHS) Poverty Guideline for a single person in the continental U.S.

The first official Debt-to-Earnings Ratios will be issued sometime after September 30, 2012, which is the end of the 2012 federal fiscal year. These ratios will be calculated using the "2YP" cohort, which will include the GE Program's former students who completed the program during the 2008 and 2009 federal fiscal years (October 1, 2007, and September 30, 2009). The Debt-to-Earnings Ratios use earnings obtained from the Social Security Administration (SSA) for the calendar year that includes the beginning of the federal fiscal year for which the rates are being calculated. Thus, for the 2012 ratios, the earnings will be from the calendar year 2011, January 1, 2011, through December 31, 2011.

Average annual earnings is the average of the earnings of the GE Program's completers, as reported to the SSA by employers and self-employed individuals. Earnings include wages, salaries, tips, and self-employment income. Average annual discretionary income is the average annual earnings of the program's

completers (as reported to the SSA) minus 150% of the HHS' most current Poverty Guideline for a single person in the continental U.S. For example, if the average annual earnings of a cohort of completers is \$35,000, and the HHS Poverty Guideline for a single person in the continental U.S. is \$11,170, the average discretionary income for the completers will be \$18,245. That calculation is $\$35,000 - (150\% \times \$11,170) = \$18,245$. In both ratios, the average used is the higher of the median or the mean income as provided by the SSA.

**The 2012 HHS Poverty Guidelines were used to
calculate the Discretionary Income Debt-to-Earnings Ratios
for the Informational Year**

The 2012 HHS Poverty Guideline for one person is \$11,170

150% of \$11,170 is \$16,755 ($\$11,170 \times 1.5 = \$16,755$)

A student who completed the GE Program will be excluded from the Debt-to-Earnings Ratio if the student:

- had a loan in an in-school or military-related deferment at any time during the calendar year of SSA earnings;
- had a loan with an in-school status at any time during the calendar year of SSA earnings;
- was enrolled in any Title IV eligible program at any institution during the calendar year of SSA earnings;
- is deceased;
- had one or more loans assigned to ED that are being considered for a total and permanent disability discharge; or
- had one or more loans assigned to ED and discharged for total and permanent disability.

For both Debt-to-Earnings Ratios, an annual loan payment amount for each GE Program is calculated. The annual loan payment is calculated by assessing the current annual interest rate of Direct Unsubsidized Loans (6.8%) against the median loan debt for varying repayment periods. The repayment periods are determined based upon the Credential Level of the GE Program. These include a 10-year, 15-year, and 20-year repayment schedule. The 10-year repayment schedule is used for undergraduate certificate programs (01), associate degree programs (02), and post baccalaureate certificate programs (04). The 15-year repayment schedule is used for bachelor's degree programs (03) and master's degree programs (05). The 20-year repayment schedule is used for doctoral degree programs (06) and first professional degree programs (07).

GAINFUL EMPLOYMENT OPERATIONS MANUAL

Median loan debt is calculated, for each of the GE Program's completers, by taking the lesser of:

- the total tuition and fees assessed the student for enrollment in the GE Program, or
- the former student's total educational debt for the GE Program.
 - Educational debt includes amounts:
 - borrowed under the FFEL Program and Direct Loan Program, as included in NSLDS;
 - borrowed as a private education loan, as reported by the institution; and
 - owed by the student from institutional financing plans, as reported by the institution.

ED will attribute all of a student's loan debt for attendance in programs at an institution to the highest credentialed program completed by the student at the institution, subsequent to the completion of the GE Program. Generally, loan debt incurred by the student for attendance at other institutions is not included in the Debt-to-Earnings Ratios for the GE Program. ED may include loan debt incurred at other institutions if the institutions are under common ownership or control.

The Annual Income Debt-to-Earnings Ratio is calculated by dividing the annual loan payment amount by the greater of the mean or median annual earnings as provided by SSA.

**Calculated annual loan
payment based on median
loan debt**

**Higher of the mean or
median
annual earnings**

=

**Annual Income
Debt-to-Earnings
Ratio**

The Discretionary Income Debt-to-Earnings Ratio is calculated by dividing the annual loan payment by the discretionary income.

$$\frac{\text{Calculated annual loan payment based on median loan debt}}{\text{Higher of the mean or median annual earnings less 150\% of HHS Poverty Guidelines for one person}} = \text{Discretionary Income Debt-to-Earnings Ratio}$$

FAILING PROGRAMS

Official Debt Measures — The first three federal fiscal years for which official Debt Measures will be calculated will be FY2012, FY2013, and FY2014.

Failing Program — If the Debt Measures calculations for a GE Program for a year do not result in the program meeting at least one of the Debt Measures standards, the GE Program is considered to be a “failing program” for that year. The Debt Measures standards are a Repayment Rate of at least 35%, a Debt-to-Earnings Ratio based on annual income of 12% or less, or a Debt-to-Earnings Ratio based on discretionary income of 30% or less.

First Year as a Failing Program — At the conclusion of the first year that a GE Program is a failing program, certain disclosure requirements apply. The institution must provide to each currently enrolled and prospective student a warning, prepared in plain language and presented in an easy-to-understand format that:

- explains the Debt Measures and shows the amount by which the program of study did not meet the minimum standards, and
- describes any actions planned by the institution to improve the program’s performance under the Debt Measures.

The institution must deliver the warning orally or in writing, directly to the student in accordance with procedures established by the institution. The regulations define “delivering directly to the student” to include communicating face-to-face, by telephone, through a group presentation, or by email.

As with any oral communication, the institution must maintain documentation of how the warning was provided, including any materials used to deliver the warning and any documentation of the student’s presence at the time of the warning. Institutions must continually provide this warning to enrolled and prospective students until the institution receives notification from ED that the program of study has met a minimum Debt Measures standard.

Second Year as a Failing Program — A GE Program that, as a result of the calculation of the program's Debt Measures, fails to meet the minimum standards for two consecutive years, or for two out of three of the most recent years for which Debt Measures were calculated, must, in addition to providing the information in the first-year warnings, provide the following information (in writing) to its students and prospective students:

- The institution must develop and disclose a plain language explanation of the risks associated with enrollment in such a failing program. This includes the potential consequences and options available to students should the program lose its Title IV student assistance eligibility.
- The institution must inform students about the College Navigator website at www.collegenavigator.gov. This site is a resource of students to explore postsecondary education options and compare program costs.
- The institution must inform students in a clear and conspicuous manner that due to the program's failure to meet gainful employment standards, the students should expect to have difficulty in repaying student loans.
- Explain, in plain language, any actions the institution plans to take in response to the second failure.
- If the institution decides to discontinue the program of study, it must provide the timeline for doing so and any options available to the students.
- If the institution decides to discontinue the program's Title IV eligibility, it must inform the students no later than when the institution notifies ED.

This warning must remain on the institution's website and be continually provided to enrolled and prospective students until the program of study has met one of the minimum Debt Measures standards for two of the last three years. To the extent practicable, the institution must provide alternatives to English language warnings for those students whose first language is not English.

The institution must also display all debt warnings on the program's website and in all promotional materials available for prospective students.

The warnings must be provided to all currently enrolled students as soon as administratively feasible, but no later than 30 days after the date that ED notifies the institution of the program's failure. The institution must notify prospective students when the student first contacts the institution.

Delayed Enrollment — If the prospective student intends to use Title IV aid to attend the institution, the institution may not enroll the student until three days after first providing the debt warnings to the student. If the student waits more than 30 days from the date that the warnings were provided to enroll, the institution must again provide the debt warnings and allow the student another three-day waiting period prior to enrollment.

Discontinuing Title IV Eligibility — If an institution voluntarily discontinues a failing program from Title IV eligibility, the discontinued program remains ineligible until the institution obtains approval from ED to reestablish the discontinued program's eligibility. ED will consider the program to be discontinued on the date that the

institution identifies in a written notice to the Secretary when no further Title IV disbursements will be made to students in that program.

An institution that voluntarily discontinues offering a failing program may not reapply to reinstate the program for Title IV eligibility until:

- The end of the second federal fiscal year following the federal fiscal year that the program was voluntarily discontinued, if the program was discontinued after it was determined to be a failing program, but no later than 90 days after the date ED notified the institution of the requirement to provide second-year debt warnings.
- An institution that voluntarily discontinues a program more than 90 days after ED notified the institution of the requirement to provide second-year debt warnings must wait until the end of the third federal fiscal year following the federal fiscal year when the program was voluntarily discontinued.

INELIGIBLE PROGRAMS

As noted earlier, a GE Program that does not meet any of the Debt Measures for three out of four years (a failing program for three out of four years) loses its Title IV eligibility. An institution may not seek to reestablish Title IV eligibility of such a program, or for a program that is substantially similar to the ineligible program, until the end of the third federal fiscal year following the year that the program became ineligible. A program is substantially similar to an ineligible program if it has the same Credential Level and the same first four digits of the CIP code as the ineligible program.

As a means of transition, ED will limit the number of programs deemed ineligible upon calculation of the Debt Measures for federal fiscal year 2014, which is the first time a program could have failed for three years. All programs that would be ineligible following the calculation of the 2014 Debt Measures will be sorted by category of institution—public, private non-profit, and proprietary. Within each category, the programs will be sorted by loan Repayment Rate, from the lowest to the highest. For each institutional category, starting with the programs with the lowest Repayment Rate, the programs that account for a combined number of FY 2014 completers that does not exceed 5% of the total completers in that category, will be identified as an ineligible program.

EXPLANATION OF THE CHALLENGE PROCESSES

For each federal fiscal year, ED will issue draft results of the Debt Measures for each GE Program offered by an institution. Following the issuance of the draft results, institutions will be given an opportunity to both correct and challenge data before final Debt Measures are issued. Please note that there will be no correction or challenge process regarding the informational Debt Measures released for the

■ ■

REMINDER:
The Informational
Year Rates cannot
be challenged.

■ ■

federal fiscal year of 2011. This is because there will be no sanctions or penalties imposed on institutions for failures in the federal fiscal year 2011 Debt Measures. These informational rates were released concurrently with this manual, in April 2012. The information presented here is for your review, in anticipation of a correction and challenge process later in 2012 and in 2013.

The first step in the process is the Pre-Draft Correction Process. Before issuing draft results of the Debt-to-Earnings Ratios, ED will provide each institution with a list of completers who will be included in the applicable two-year or four-year period used for calculating the ratios. Institutions may review the list, and no later than 30 days after the date that ED provided the list, the institution may:

- provide documentation that a student should be included on or removed from the list, OR
- correct or update the identity information provided for a student on the list, such as name, SSN, or date of birth.

ED will then provide the institution's correction request to the NSLDS data provider for review and response. Once a response is received from the data provider, ED will review and issue a decision on the challenge. This decision package will be provided to the institution and the data provider. It will include corrected results, along with instructions to update any incorrect data in all FSA related systems. After this Pre-Draft Corrections period, an institution may no longer challenge whether students should be included on the list or update the identity information of these students. NSLDS will generate a final list of completers to submit to SSA. SSA will provide the mean and median earnings, with a summary of earnings by institution and program. The earnings data, as provided by SSA, is believed to be the most accurate earnings information available. There will be no challenge process related to mean and median earnings numbers.

Once ED issues draft results of the Debt Measures for a GE Program, ED will offer institutions the opportunity to review and challenge the Debt Measures. This is the Post-Draft Correction Process. An institution may challenge both the draft Repayment Rates and draft Debt-to-Earnings Ratios. There will be a 45-day period during which institutions may challenge, in accordance with procedures established by ED.

An institution may challenge:

- the accuracy of the loan data for a borrower that was used to calculate the draft Repayment Rates and/or
- the accuracy of the median loan debt that was used for the numerator of the draft Debt-to-Earnings Ratios.

An institution may also challenge the accuracy of the list of borrowers included in the applicable two-year or four-year draft loan Repayment Rate by:

- submitting documentation that a borrower should be included or removed from the list or

- correcting or updating the identity information provided for a borrower on the list, such as name, SSN, or date of birth.

The backup data provided to the institution will contain the gainful employment reported data and loan data used to calculate the institution's draft Debt Measures. The institution's staff will select the specific records in the backup data being challenged and correct the data in the backup file in a system similar to that used for Cohort Default Rate challenges. After the completion of all data adjustments, the institution will submit the challenge.

Once ED has reviewed the challenge adjustments, they will be provided to the appropriate NSLDS data provider. The data provider will review the information and provide a response to ED. At the completion of that process, ED will use the corrected data to calculate the final Debt Measures. Each institution will be notified of any draft results not challenged, those challenged and recalculated, and those unsuccessfully challenged. ED will provide the resulting final Debt Measures to all institutions. Each institution must disclose, for each of its programs, the final Repayment Rate and final annual Debt-to-Earnings Ratios. ED will also make all three Debt Measures available to the public.

Beginning with the Debt Measures calculated at the completion of federal fiscal year 2012, a program will be deemed to be successful and leading to gainful employment if it has:

- a Repayment Rate of at least 35%, or
- an annual loan payment under the debt-to-earnings ratios of 12% or less of annual earnings, or
- an annual loan payment of 30% or less of discretionary income.

A GE Program also meets the Debt Measures requirements if:

- the 4YP or 4YP-R represents 30 or fewer borrowers whose loans entered repayment or 30 or fewer students who completed the program of study, or
- SSA did not provide the mean and median earnings for the program, or
- the median loan debt calculated is zero.

A failing program becomes ineligible for Title IV aid if it does not meet any of the minimum standards for the Debt Measures for three out of the four most recent fiscal years. ED will notify the institution of the program's loss of eligibility. The institution must then end disbursement of any Title IV funds to students enrolled in the ineligible program, except as permitted in [34 CFR 668.26](#).

Upon receipt of notification of a program's failure, an institution must provide timely warnings to currently enrolled and prospective students of the consequences of the program's failure. Specific requirements are discussed in the Disclosures section of this manual.

ALTERNATIVE EARNINGS

After the release of the final Repayment Rate and Debt-to-Earnings Ratios, ED will provide institutions with a failing program an opportunity to demonstrate that the program would meet a Debt-to-Earnings Ratio using the calculated median loan debt and alternative earnings. Alternative earnings may be taken from state-sponsored data systems, institutional survey data, or the Bureau of Labor Statistics (BLS).

An institution may use state data to recalculate the ratios for a failing program only if the institution obtains the earnings data from state-sponsored data systems for more than 50% of the students in the applicable two-year or four-year period or a comparable two-year or four-year period. The number of students included in the state earnings data must be more than 30. The institution must use the actual, state-derived mean or median earnings of the students and must demonstrate that it accurately used the actual state-derived data to recalculate the ratios.

Institutions may also choose to use survey data to recalculate the ratios. The institution must use reported earnings obtained through an institutional survey conducted of the students in the applicable two-year or four-year period or a comparable two-year or four-year period. The number of students included in the survey must be more than 30. The institution may use the mean or median annual earnings derived from the survey data. As part of the survey challenge process, the institution must submit a copy of the survey and certification that it was conducted in accordance with the statistical standards and procedures established by the National Center for Education Statistics (NCES) and available at <http://nces.ed.gov/statprog/2002/stdtoc.asp>. The institution must also submit an examination-level attestation that the survey was conducted in accordance with the specified NCES standards and procedures. The attestation must be from an independent public accountant or independent governmental auditor, as appropriate. The attestation must be conducted in accordance with the general, fieldwork, and reporting standards for attestation engagements contained in the Government Accountability Office's (GAO's) Governmental Auditing Standards, and with procedures for attestations contained in guides developed by and available from ED's Office of Inspector General (OIG).

BLS data may be used as alternative earnings for Debt-to-Earnings Ratios calculated for federal fiscal years 2012, 2013, and 2014. The BLS data may be used to recalculate the ratios if the institution identifies and provides documentation of the occupation by SOC code, or combination of SOC codes, in which more than 50% of the students in the two-year or four-year period were placed or found employment, and the number of students placed or employed in those positions must be more than 30. An institution may use placement records it maintains to satisfy accrediting agency or state requirements if those records indicate the occupation in which the student was placed. Otherwise, the institution must submit employment records or other documentation showing the SOC code or codes in which the students typically found employment.

The institution must use the most current BLS earnings data for the identified SOC code to calculate the Debt-to-Earnings Ratios. If more than one SOC code is identified, the institution must calculate the weighted average earnings of those SOC codes based upon BLS employment data or institutional placement data. In either case, the institution must use BLS earnings at no higher than the 25th percentile. As part of this alternative earnings calculation, the institution must be able to submit to ED, upon request, all of the placement, employment, and other records maintained for the GE Program that were used to determine the SOC codes for the students who were placed or found employment.

Publication and Access to Gainful Employment Debt Measures and Loan Medians for Disclosures

INTRODUCTION

ED will provide institutions with the GE Debt Measures (Repayment Rate and Debt-to-Earnings Ratios) and Loan Medians for Disclosures (Title IV Loan Median, Private Loan Median, and Institutional Debt Median) for their GE Program(s). Institutions will receive letters identifying the calculated Debt Measures and Loan Medians for Disclosures and will also receive GE Backup Detail Reports (GEDRs) containing program, student, and loan backup data that went into a given program's calculation. The letters and GEDRs will be distributed via the Student Aid Internet Gateway (SAIG), and institutions must sign up within the [SAIG Enrollment website](#) to receive this information.

The Debt Measures and Loan Medians for Disclosures may be viewed within NSLDS at www.nslidsfap.ed.gov. GEDRs are also available by request at this site.

The following sections go into further detail on the communication and publication of the GE Debt Measures and Loan Medians for Disclosures. The letters and GEDRs for each of an institution's Debt Measures and Loan Medians for Disclosures will be delivered separately, but the format will be identical. For instance, a letter and a GEDR will be delivered to an institution for its Debt Measures, and a separate letter and GEDR will be delivered containing information on its Loan Medians for Disclosures.

DISTRIBUTION OF GAINFUL EMPLOYMENT LETTERS AND BACKUP DETAIL REPORTS

NSLDS sends the GE Letters and GEDRs to institutions that have designated their SAIG TG mailbox number within the [SAIG Enrollment website](#). Communications will be provided explaining the process for signing up on the [SAIG Enrollment website](#). NSLDS distributes the GE Letters and GEDRs at the same time. Institutions will receive Debt Measures Letters and GEDRs as well as Loan Medians for Disclosures Letters and GEDRs for each of their programs. The message classes for these are listed below.

- Debt Measures Backup Detail Report – GEBFLEOP
- Debt Measures Letter – GELFLEOP
- Loan Medians for Disclosures Backup Detail Report – GEMDBFOP
- Loan Medians for Disclosures Letter – GEMDLTOP

It is suggested that institutions develop a naming convention when saving the GEDRs and letters so that the files are easily distinguishable.

GAINFUL EMPLOYMENT LETTERS

The GE Letters are intended to inform institutions of the results of their Gainful Employment calculations. The letters are program specific, containing either the Debt Measures or Loan Medians for Disclosures for each of the institution's programs.

The Informational Year Debt Measures Letters provide the result of the calculations, although the Repayment Rate and Debt-to-Earnings Ratios are for informational purposes only. The letters explain whether the institution's programs would have passed, failed, or, if the program contained 30 or fewer students, received a debt measure of 'N/A.' Receiving an 'N/A' for the Informational Year does not exclude the institution from receiving official Debt Measures in 2013, the first year official Debt Measures are available.

The letters providing the Loan Medians for Disclosures are supplied to institutions for inclusion in each GE Program's disclosures made available on the institution's website and in promotional materials. See the section of this GE Manual on Disclosures for more information about the disclosure requirements.

GAINFUL EMPLOYMENT BACKUP DETAIL REPORTS

ED provides comprehensive GEDRs to institutions containing all information used in the GE calculations for each of the institution's programs. The same file layout is used for both the Debt Measures and Loan Medians for Disclosures GEDRs.

As previously mentioned, NSLDS automatically delivers the GEDRs to each institution's SAIG TG mailbox. Institutions may also request the GEDRs, and set pre-defined parameters for those reports, within NSLDS.

REQUESTING GAINFUL EMPLOYMENT BACKUP DETAIL REPORTS

Following the release of the rates, institutions may request GEDRs within NSLDS. An FSA User ID is required to make these requests. Institutions that did not sign up for automatic delivery within the [SAIG Enrollment website](#), can get the same information by requesting the GEDRs on NSLDS. An institution may request a GEDR only for the six-digit OPEID associated with that institution. The steps for requesting GEDRs and retrieving the requested GEDRs are listed below. Screen shots showing the specific report request pages are also provided.

Steps for Requesting an Electronic GEDR from NSLDS:

Step 1: Once rates are available, log on to NSLDS and select the "Report" tab from the main menu at the top of the screen.

Step 2: Scroll down once on the “Report” tab and select the desired GEDR report (Debt Measures by Calculation Year, Debt Measures by Program, Loan Medians for Disclosures by Calculation Year, or Loan Medians for Disclosures by Program).

Step 3: Customize desired parameters for the selected report.

Step 4: Submit and confirm once the desired parameters have been entered, and the selected GEDR will be delivered to the designated SAIG TG mailbox within 48 hours.

Steps for Using EDconnect to Retrieve Electronic GEDRs Requested on NSLDS:

Step 1: Before transmitting within EDconnect to download a GEDR from the SAIG mailbox associated with your FSA User ID, ensure an EDconnect User ID has been established with the same TG number as displayed with your FSA User ID while logged onto the [NSLDS website](#).

Step 2: Log on to EDconnect using the User ID associated with the TG mailbox number of the FSA User ID that made the request for the electronic GEDR.

Step 3: Select “Now” from the Transmission drop down menu.

Step 4: Once EDconnect has finished processing the “Transmission Now” request and successfully connected to SAIG, select “Mailbox Query” from the “New” option on the File drop down menu.

Step 5: EDconnect will provide a list of those files that are available for download. From the list of files available to be downloaded, identify the GEDR that was requested off the [NSLDS website](#). The electronic backup detail reports will be listed and identified using SAIG message classes. The message class for the Debt Measures GEDR is GEBFLEOP; the message class for the Loan Medians for Disclosures GEDR is GEMDBFOP.


Step 6: Place a check mark by clicking the box in the Move to TQ column next to the message class associated with the requested backup detail report.

Step 7: Select “Now” from the Transmission drop down menu. EDconnect will download the file to the designated receive directory. At this point, a user at the institution can locate the received file and rename it prior to processing it within other system(s) at the institution. TIP – Including the download date in the file name while renaming it may be helpful for future reference.

Step 8: Accessing the file: If you have questions about the SAIG mailbox, setting up your SAIG user ID, or downloading files using EDconnect, contact CPS/WAN Technical Support at 1-800-330-5947.

GAINFUL EMPLOYMENT OPERATIONS MANUAL

Debt Measures Backup by Calculation Year – GEDMY1



National Student Loan Data System (NSLDS)

Menu | Aid | Enroll | Org | Report | Tran

Report List | Web Report List

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Return to Report List

ID: GEDMY1 Type: Extract

Name: GE DEBT MEASURES BKUP BY CALC YR

Go to Report Log

Report Parameters

OPEID (Six-Digit): 067899

Calculation Year: (ex: 2010) (*) for All

File Format: --Select--

Sort By: --Select--

Output Medium: SAIG

Submit


REPORT DESCRIPTION: The GE Debt Measures Backup by Calculation Year Report (GEDMY1) allows School users to request the data that was used to calculate the institution's Gainful Employment (GE) Debt Measures for the specified Calculation Year. Report parameters include Calculation Year and File Format (Single File or Multiple Files). The default asterisk (*) indicates "all" Calculation Years. School users who select this option will receive backup data for the four most recent Calculation Years. Backup data for earlier Calculation Years is not available to end users. School users who select the Single File option will receive backup data for all GE programs calculated for the institution during the designated Calculation Year in a single file. School users who select the Multiple Files option will receive backup data for each calculated GE program for the institution during the designated Calculation Year in separate files. The report output can be sorted by Calculation Year/CIP Code/Credential Level, CIP Code/Credential Level/Calculation Year, or CIP Code/Calculation Year/Credential Level and is only available in extract format. The NSLDS Record Layout for the GE Debt Measures Backup extract file is available in the NSLDS Reference Materials section of the Information for Financial Aid Professionals (IFAP) Web site.

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Debt Measures Backup by Program – GEDMP1



National Student Loan Data System (NSLDS)

Menu | Aid | Enroll | Org | Report | Tran

Report List | Web Report List

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Return to Report List

ID: GEDMP1 Type: Extract

Name: GE DEBT MEASURES BKUP BY PROGRAM

Go to Report Log

Report Parameters

OPEID (Six-Digit): 067899

Calculation Year: (ex: 2010) (*) for All

CIP Code: (*) for All

Credential Level: All

Debt Measure: All

Sort By: --Select--

Output Medium: SAIG

Get Programs

Submit

REPORT DESCRIPTION: The GE Debt Measures Backup by Program Report (GEDMP1) provides allows School users to request the data that was used to calculate Gainful Employment (GE) Debt Measures by individual GE program at their institution. Report parameters include the Calculation Year, CIP Code, Credential Level, and Debt Measure (Debt to Earnings Annual, Debt to Earnings Discretionary, and Repayment). The default asterisk (*) indicates "all" for that field selection. Users who select this option will receive backup data for the four most recent Calculation Years. Backup data for earlier Calculation Years is not available to end users. The report output can be sorted by Calculation Year/CIP Code/Credential Level, CIP Code/Credential Level/Calculation Year, or CIP Code/Calculation Year/Credential Level and is only available in extract format. Each program will be sent in a separate file. The NSLDS Record Layout for the GE Debt Measures Backup extract file is available in the NSLDS Reference Materials section of the Information for Financial Aid Professionals (IFAP) Web site. The report will be delivered to the SAIG mailbox (TG number) associated with the FSA User ID that requested the report.

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GAINFUL EMPLOYMENT OPERATIONS MANUAL

Loan Medians for Disclosures Backup by Calculation Year – GELMY1



National Student Loan Data System (NSLDS)

MenuAidEnrollOrgReportTran

Report List | Web Report List

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Return to Report List

ID: GELMY1 Type: Extract
Name: GE LOAN MEDIANS BKUP BY CALC YR RPT

Go to Report Log

Report Parameters

OPEID (Six-Digit): 067899

Calculation Year: * (ex: 2010) (*) for All

File Format: --Select--

Sort By: --Select--

Output Medium: SAIG

Submit


REPORT DESCRIPTION: The GE Loan Median Backup by Calculation Year Report (GELMY1) allows School users to request the data that was used to calculate the institution's Loan Medians for Disclosures for the specified Calculation Year. Report parameters include Calculation Year and File Format (Single File or Multiple Files). The default asterisk (*) indicates "all" Calculation Years. Users who select this option will receive backup data for the four most recent Calculation Years. Backup data for earlier Calculation Years is not available to end users. School users who select the Single File option will receive backup data for all GE programs calculated for the institution during the designated Calculation Year in a single file. Users who select the Multiple Files option will receive backup data for each calculated GE program for the institution during the designated Calculation Year in a separate file. The report output can be sorted by Calculation Year/CIP Code/Credential Level, CIP Code/Credential Level/Calculation Year, or CIP Code/Calculation Year/Credential Level and is only available in extract format. The NSLDS Record Layout for the GE Loan Median Backup extract file is available in the NSLDS Reference Materials section of the Information for Financial Aid Professionals (IFAP) Web site. The report will be delivered to the SAIG mailbox (TG number) associated with the FSA User ID that requested the report.

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Loan Medians for Disclosures Backup by Program – GELMP1



National Student Loan Data System (NSLDS)

MenuAidEnrollOrgReportTran

Report List | Web Report List

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Return to Report List

ID: GELMP1 Type: Extract
Name: GE LOAN MEDIANS BKUP BY PROGRAM RPT

Go to Report Log

Report Parameters

OPEID (Six-Digit): 067899

Calculation Year: * (ex: 2010) (*) for All

CIP Code: * (*) for All

Credential Level: All

Disclosure: All

Sort By: --Select--

Output Medium: SAIG

Get Programs

Submit

REPORT DESCRIPTION: The GE Loan Medians Backup by Program Report (GELMP1) allows School users to request the data that was used to calculate Gainful Employment (GE) Loan Medians for Disclosure for individual GE programs at their institution. Report parameters include the Calculation Year, CIP Code, Credential Level, and Disclosure (Institutional Debt Median, Private Loan Median, or Title IV Loan Median). The default asterisk (*) indicates "all" for that field selection. Users who select this option will receive backup data for the four most recent Calculation Years. Backup data for earlier Calculation Years is not available to end users. The report output can be sorted by Calculation Year/CIP Code/Credential Level, CIP Code/Credential Level/Calculation Year, or CIP Code/Calculation Year/Credential Level and is only available in extract format. Each program will be sent in a separate file. The NSLDS Record Layout for the GE Loan Medians Backup extract file is available in the NSLDS Reference Materials section of the Information for Financial Aid Professionals (IFAP) Web site. The report will be delivered to the SAIG mailbox (TG number) associated with the FSA User ID that requested the report.

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CHANGES IN AFFILIATION

An institution experiencing a change in affiliation (e.g., acquiring or merging with another institution) can access the GEDRs of other institution(s) associated with the recently acquired or merged institution.

While a change in affiliation is occurring, the institution whose Gainful Employment Debt Measures or Loan Medians for Disclosures are affected by the change in affiliation may request a GEDR of the acquired institution. The GEDR includes all data for any institutions whose borrowers are included in its Gainful Employment Debt Measures or Loan Medians for Disclosures, as a result of the change in affiliation.

GAINFUL EMPLOYMENT BACKUP DETAIL REPORT ORGANIZATION

The GEDRs organize information so that all applicable details of the calculation are included. The GEDRs are program specific, and the reports will be sent, or “pushed,” to institutions automatically after rates are released. They will also be available for request on NSLDS for each of an institution’s GE Programs. The Debt Measures GEDR and Loan Medians for Disclosures GEDR are presented in the same format, containing the detailed information pertaining to that calculation. NSLDS will automatically push GEDRs for each of a program’s Debt Measures (Repayment Rate and Debt-to-Earnings), as well as one for its Loan Medians for Disclosures. These GEDRs will be accompanied by a letter for a program’s Debt Measures and a letter for a program’s Loan Medians for Disclosures.

Institutions may review, or request (and customize) GEDRs online, and may choose to receive all Debt Measures or Loan Medians for Disclosures for all programs in a calculation year or by specific programs and Debt Measures types.

The GEDRs are fixed-width flat files that contain institutional information, GE Program information, and student-level data for each student reported on in a given program. The GE student-level data contains gainful employment data submitted by institutions, student loan data, and enrollment status.

READING THE GAINFUL EMPLOYMENT DETAIL REPORT FILE LAYOUTS

The GEDR file layouts with descriptions are provided to explain what each of the fields represent and to identify which parts of the backup detail are used for each of the calculations. The Debt Measures GEDRs as well as the Loan Medians for Disclosures GEDRs use the same file layout. Also, the contents of the file that is automatically sent to institutions following the calculation and the contents of the reports available by request on NSLDS are the same.

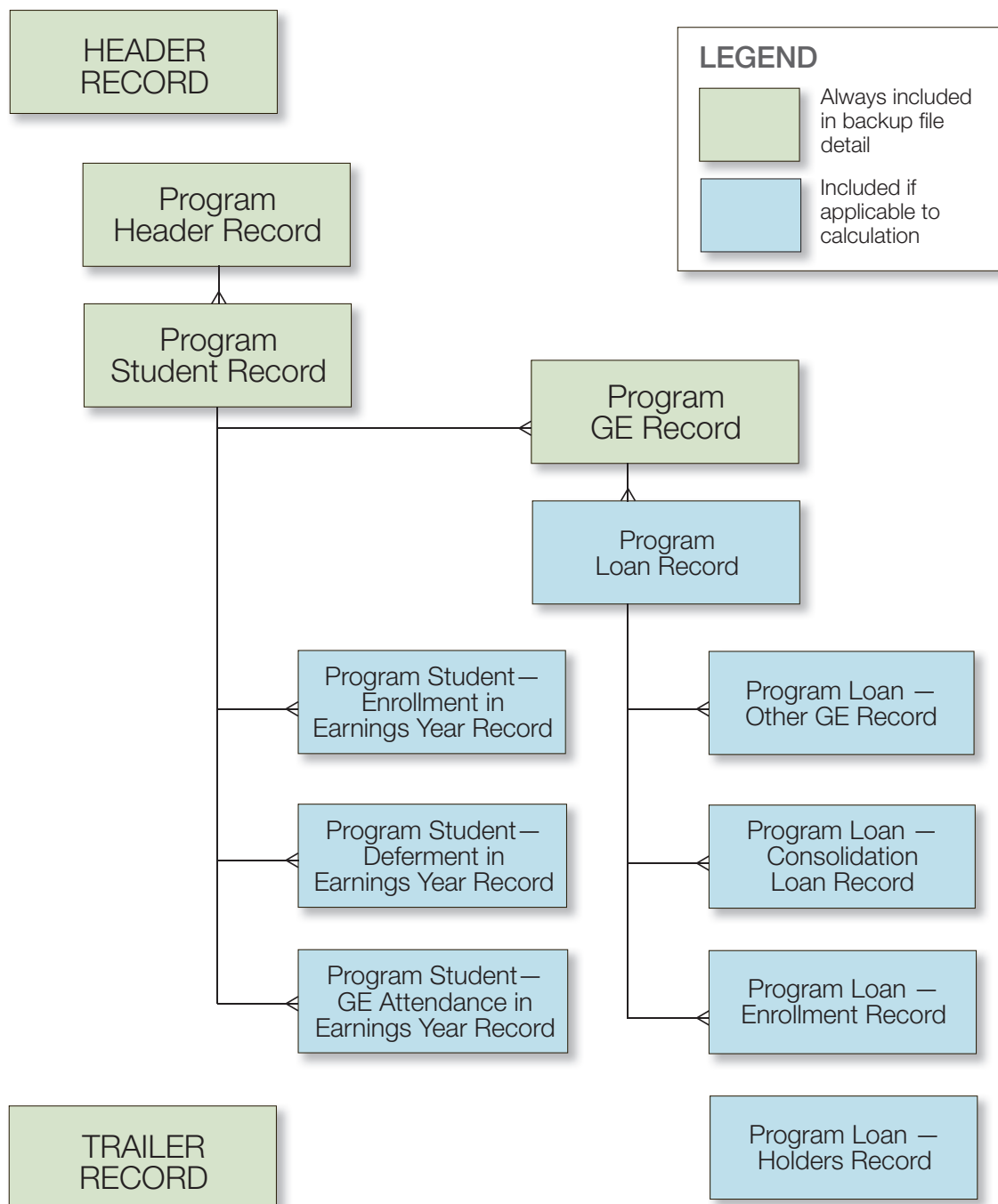
Each record in the GEDR has a length of 350 and is listed below.

- Header Record Layout — This record contains general information about the institution and detail records contained in the file.
- Program Header Record — This record contains GE Program-specific information.
- Program Student Record — This record contains student identifiers for each student in the program.
- Program Gainful Employment Record — This record contains the gainful employment records as reported by the institution.
- Program Loan Record — This record contains loan information for loans associated with gainful employment records.
- Program Loan Other Gainful Employment Record — This record contains information on other gainful employment program records located on NSLDS for students' loans associated with this GE Program.
- Program Loan Consolidation Loan Record — This record contains information on consolidation loans held by students in the GE Program.
- Program Loan Enrollment Record — This record contains information on enrollment in relation to the loan linked to a student's gainful employment measure.
- Program Student Enrollment in Earnings Year Record — This record contains information on the student's enrollment in the earnings year used in the calculation.
- Program Student Deferment in Earnings Year Record — This record contains information on the student's deferment status for the earnings year used in the calculation.
- Program Student GE Attendance in Earnings Year Record — This record contains information for the student's GE Attendance for the particular earnings year used in the calculation.
- Program Loan Holders Record — This record contains information on Loan Holders associated with loans for students in the backup detail file.
- Trailer Record — This record contains general information about the institution and detail records contained in the file.

The following diagram illustrates the layout of the file and is color-coded to show the records in the file that are always included and those that are situational based on aspects of the student or loan associated with the particular GE Program.

The file layouts with descriptions are also color-coded to match the diagram and are intended to assist institutions in rebuilding the calculation(s) using the GEDRs. The fields in the file layouts are marked to indicate in which calculation they were used (Repayment Rate, Debt-to-Earnings Ratios, or Loan Medians for Disclosures).

Gainful Employment Detail Report File Layout Hierarchy



GAINFUL EMPLOYMENT BACKUP DETAIL REPORT RECORD LAYOUT WITH DESCRIPTIONS

Note that the Repayment Rate (R), Debt-to-Earnings Ratio (D), and Loan Medians for Disclosures (L) column indicates that the field has a direct impact on the calculation of that Debt Measure or Loan Median. If the field is blank, then it does not have a direct impact on the calculation and is a supporting field.

HEADER RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution
7	31	25	Character	Filler	Filler
32	33	2	Character	Record Type	Indicator used to identify the Header Record Record will be populated with '00'
34	98	65	Character	Institution Name	The name of the Institution
99	106	8	Character	Requesting User	User making GEDR request
107	114	8	Character	Request Date	Date of GEDR request
115	214	100	Character	Request Parameters	Parameters of GEDR request
215	350	136	Character	Filler	Filler

PROGRAM HEADER RECORD

Position From	Position To	Field Length	Field Format	Attribute Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L) **
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 - First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	

Position From	Position To	Field Length	Field Format	Attribute Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L) **
32	33	2	Character	Record Type	Indicator used to identify the Program Header Field will be populated with '05'	
34	50	17	Character	Filler	Filler	
51	170	120	Character	Program Name	Name of the program designated by the CIP code. The National Center for Education Statistics assigns the names to CIP codes	
171	171	1	Character	Medical or Dental Internship or Residency	Indicator of whether the program includes a medical or dental internship or residency	
172	179	8	Character	Calculation Date	The date the calculation was performed	
180	188	9	Numeric	Borrower Count for 2-Year Period	Count of Borrowers for 2-Year Period	
189	197	9	Numeric	Borrower Count Included in Calculation	Count of the number of borrowers included in the calculation	
198	198	1	Character	Rate Evaluation Period	The period of time for which the rate is based Valid Values: 2 - 2YP 4 - 4YP A - Future Use	R
199	202	4	Character	Rate Evaluation Period Start Year	The year that the rate evaluation period begins	
203	206	4	Character	Rate Evaluation Period End Year	The year that the rate evaluation period ends	
207	217	11	Numeric	Repayment Rate Numerator	The numerator used in the program's Repayment Rate calculation	R

Position From	Position To	Field Length	Field Format	Attribute Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L) **
218	228	11	Numeric	Repayment Rate Denominator	The denominator used in the program's Repayment Rate calculation	R
229	233	5	Numeric	Repayment Rate (Two Decimals)	The program's Repayment Rate using the numerator and denominator shown in the field above, the decimal point is implied For example, 10% would display as 01000 and 100% would display as 10000	R
234	234	1	Character	Repayment Rate Pass/Fail	Indicator of whether the Program's Repayment Rate is a passing or failing rate Valid Values: P – Pass F – Fail	R
235	243	9	Numeric	Debt-To-Earnings Annual Numerator	The numerator used in the program's Annual Debt-to-Earnings calculation	D
244	252	9	Numeric	Debt-To-Earnings Annual Denominator	The denominator used in the program's Annual Debt-to-Earnings calculation	D
253	257	5	Numeric	Debt-To-Earnings Annual Rate (Two Decimals)	The program's Annual Debt-to-Earnings Ratio using the numerator and denominator shown in the fields above, the decimal point is implied For example, 10% would display as 01000 and 100% would display as 10000	D
258	258	1	Character	Debt-To-Earnings Annual Pass/Fail	Indicator of whether the Program's Annual Debt-to-Earnings Ratio is a passing or failing rate Valid Values: P – Pass F – Fail	D

Position From	Position To	Field Length	Field Format	Attribute Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L) **
259	267	9	Numeric	Debt-to-Earnings with Discretionary Income Numerator	The numerator used in the program's Discretionary Debt-to-Earnings calculation	D
268	276	9	Numeric	Debt-to-Earnings with Discretionary Income Denominator	The denominator used in the program's Discretionary Debt-to-Earnings calculation	D
277	281	5	Numeric	Debt-to-Earnings with Discretionary Income Rate (Two Decimals)	The program's Discretionary Debt-to-Earnings Ratio using the numerator and denominator shown in the field above, the decimal point is implied For example, 10% would display as 01000 and 100% would display as 10000	D
282	282	1	Character	Debt-to-Earnings with Discretionary Income Pass/Fail	Indicator of whether the Program's Discretionary Debt-to-Earnings Ratio is a passing or failing rate Valid Values: P- Pass F - Fail	D
283	291	9	Numeric	Median Private Loan Amount	Median Private Loan Amount based on the Private Loan Amounts as reported by the institution for students who completed the program in the most recently completed award year	L
292	300	9	Numeric	Median Institutional Financing Amount	Median Institutional Financing Amount based on the Institutional Financing Amounts as reported by the institution for students who completed the program in the most recently completed award year	L

Position From	Position To	Field Length	Field Format	Attribute Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L) **
301	309	9	Numeric	Median Title IV Loan Amount	Median Title IV Loan Amount based on the loan data reported for students who completed the program in the most recently completed award year as reported to NSLDS by the loan holder	L
310	318	9	Numeric	Median SSA Earnings Amount	Median Earnings amount for this program as determined by the Social Security Administration (SSA)	D
319	327	9	Numeric	Mean SSA Earnings Amount	Mean SSA Earnings amount for this program as determined by the Social Security Administration	D
328	350	23	Character	Filler	Filler	

PROGRAM STUDENT RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 – First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program Student Record Field will be populated with '10'	
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a specific student in a specific program's calculation	
39	50	12	Character	Filler	Filler	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
51	51	1	Character	Qualifies for 2-year Evaluation Period	Indicator used to identify whether the student qualifies to be included in the 2-year evaluation period Valid Values: Y – Qualifies for 2YP N – Does not qualify for 2YP	
52	60	9	Character	Student Social Security Number	The student's Social Security Number as reported by the institution	
61	95	35	Character	Student First Name	Student's first name as reported by the institution	
96	130	35	Character	Student Middle Initial	Student's middle initial as reported by the institution	
131	165	35	Character	Student Last Name	Student's last name as reported by the institution	
166	173	8	Character	Student Date of Birth	Student's date of birth as reported by the institution	
174	174	1	Character	Excluded from Rate Indicator	Indicator used to note that an exclusion applies to this student's record Valid Values: Y – exclusion applies N – exclusion does not apply	D
175	175	1	Character	Excluded - In School Indicator	Indicator used to note that the student was excluded from the calculation due to being enrolled at an institution according to NSLDS Valid Values: Y – excluded N – not excluded	D

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
176	176	1	Character	Excluded - In Military Indicator	Indicator used to note that the student was excluded from the calculation due to receiving a military-related deferment according to NSLDS Valid Values: Y – excluded N – not excluded	D
177	177	1	Character	Excluded - Death or Disabled Indicator	Indicator used to note that the student was excluded from the calculation due to receiving a loan discharge due to death or disability according to NSLDS Valid Values: Y – excluded N – not excluded	D
178	178	1	Character	Excluded - Completed Higher Credential Program	Indicator used to note that the student was excluded from the calculation due to having completed a higher credentialed program following the completion of the lower credentialed program noted in this file Valid Values: Y – excluded N – not excluded	D
179	179	1	Character	Excluded - SSA match limit	Exclusion indicator noting the SSA match limit Valid Values: Y – excluded N – not excluded	D
180	189	10	Character	Filler	Filler	
190	190	1	Character	Default Flag	Flag noting that the student has defaulted on one or more of their loans	R
191	199	9	Numeric	Repayment Numerator OOPB	Original Outstanding Principal Balance (OOPB) for the student's loans used in the Repayment Rate Numerator	R

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
200	208	9	Numeric	Repayment Denominator OOPB	Original Outstanding Principal Balance (OOPB) for the student's loans used in the Repayment Rate Denominator	R
209	217	9	Numeric	Debt Amount	The student's total debt amount used in the Debt-to-Earnings calculation	D
218	226	9	Numeric	Private Loan Amount	The student's Private Loan amount as reported by the institution	L
227	235	9	Numeric	Institutional Financing Amount	The student's Institutional Financing amount as reported by the institution	L
236	244	9	Numeric	Title IV Loan Amount	The student's Title IV Loan amount as calculated by NSLDS	L
245	350	106	Character	Filler	Filler	

PROGRAM GE RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 - First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program GE Record Field will be populated with '15'	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a specific student in a specific program's calculation	
39	43	5	Character	GE Record ID	Unique alpha numeric field used to identify a specific program's calculation	
44	50	7	Character	Filler	Filler	
51	56	6	Character	GE Record Institution Code (OPEID)	The Institution Code or OPEID associated with the GE Record	
57	64	8	Character	Award Year	The Award Year provided in the GE Record	
65	72	8	Character	Program Attendance Begin Date	The Program Attendance Begin Date provided in the GE Record	
73	80	8	Character	Program Attendance Begin Date in Award Year	The Program Attendance Begin Date in Award Year provided in the GE Record	
81	88	8	Character	Program Attendance End Date	The Program Attendance End Date provided in the GE Record	
89	89	1	Character	Program Attendance Status	Indicator of the Program Attendance status provided in the GE Record Valid Values: C – Completed W – Withdrawn E - Enrolled	
90	95	6	Numeric	Private Loan Amount	The Private Loan Amount provided in the GE Record	
96	101	6	Numeric	Institutional Financing Amount	The Institutional Financing Amount provided in the GE Record	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
102	110	9	Numeric	Title IV Loan Amount	The Title IV Loan Amount provided in the GE Record	
111	116	6	Numeric	Tuition and Fees Amount	The Tuition and Fees Amount provided in the GE Record	
117	117	1	Character	Debt Amount Source Indicator	Indicator noting the debt amount for the student Valid Values: 1 – If Debt came from sum of Private, Institutional Debt, and Title IV Loan Amounts 2 – If Debt came from Tuition and Fees Amount	D
118	126	9	Numeric	Debt Amount	The Debt Amount for a GE Record is the lower of: Private Loan Amount + Institutional Debt Amount + Title IV Loans or the Tuition and Fees (if reported by the institution)	D
127	132	6	Character	Reported under CIP	The Classification of Instructional Program (CIP) code reported in the GE Record	D
133	134	2	Character	Reported under Credential Level	The Credential Level reported in the GE Record	D
135	350	216	Character	Filler	Filler	

PROGRAM LOAN RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 - First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program Loan Record Field will be populated with '20'	
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a specific student in a specific program's calculation	
39	43	5	Character	GE Record ID	Unique alpha numeric field used to identify a specific program's calculation	
44	48	5	Character	Loan ID	Unique alpha numeric field used to identify a specific loan record in a specific program's calculation	
49	50	2	Character	Filler	Filler	
51	56	6	Character	Loan School Code	The school code of the institution for the loan associated with the GE Record	
57	58	2	Character	Loan School Branch Code	The school branch code of the institution for the loan associated with the GE Record	
59	66	8	Character	Loan Date	The loan date of the loan associated with the GE Record	
67	68	2	Character	Loan Type	The loan type of the loan associated with the GE Record	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
69	69	1	Character	Indicator of Separate Loan	Indicator noting that loans on NSLDS have the same loan date, type, and amount at the same school Valid Values: A-Z	
70	77	8	Character	Loan Period Begin Date	Loan period begin date of the loan associated with the GE Record	
78	85	8	Character	Loan Period End Date	Loan period end date of the loan associated with the GE Record	
86	89	4	Numeric	Loan Period Days	Number of days in the loan period for the loan associated with the GE Record	
90	90	1	Character	Enrollment Gap Adjustment Indicator	Indicator noting a gap in enrollment during the loan period Valid Values: Y – Yes N – No	
91	95	5	Character	Filler	Filler	
96	99	4	Numeric	Adjusted Loan Period Days	Adjusted loan period days for loans	
100	100	1	Character	Overlapping Program Indicator	Indicator noting that programs overlap in the loan period Valid Values: Y – Yes N – No	
101	101	1	Character	Last Program For Loan Period Adjustment Indicator	Indicator noting the last program in the loan period Valid Values: Y – Yes N – No	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
102	102	1	Character	Split Of Small Gap Loan Period Adjustment Indicator	Indicator noting that a small gap between programs exists in the loan period Valid Values: Y – Yes N – No	
103	107	5	Character	Filler	Filler	
108	113	6	Numeric	Loan Period Days Attributed To Program (Two Decimals)	The amount of days in the loan period attributed to a program after attribution and adjustment rules are applied; decimals are implied	
114	121	8	Character	Date Entered Repayment	The Date the loan entered repayment	
122	127	6	Numeric	Loan OOPB	The Original Outstanding Principal Balance (OOPB) for the Loan	R
128	133	6	Numeric	Loan OOPB Attributed To Program	The amount of the Loan OOPB attributed to the GE Program	R
134	139	6	Numeric	OPB beginning of DMYP	The Outstanding Principal Balance (OPB) at the beginning of the Debt Measures Year (DMYP)	R
140	145	6	Numeric	OIB beginning of DMYP	The Outstanding Interest Balance (OIB) at the beginning of the DMYP	R
146	151	6	Numeric	OPB ending of DMYP	The OPB at the end of the DMYP	R
152	157	6	Numeric	OIB ending of DMYP	The OIB at the end of the DMYP	R
158	158	1	Character	Repayment Progress Indicator	Indicator noting whether the student has made progress on repaying their loans Valid Values: Y – Yes N – No	R

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
159	159	1	Character	Default Indicator	Indicator noting whether the student has defaulted on their loans Valid Values: Y – Yes N – No	R
160	161	2	Character	Default Status Code	Status code of the defaulted loan	R
162	169	8	Character	Default Status Date	Date of the defaulted status for the loan	R
170	170	1	Character	Paid through Consolidation Indicator	Indicator noting that the loan has been paid through a Consolidation Loan Valid Values: Y – Yes N – No	R
171	178	8	Character	Paid through Consolidation Date	Date of when the loan was paid through a Consolidation Loan	R
179	184	6	Numeric	OPB at Consolidation	OPB at the time of consolidation	R
185	190	6	Numeric	OIB at Consolidation	OIB at the time of consolidation	R
191	196	6	Numeric	Loan Amount	Amount of the loan – guaranteed amount for FFEL and total amount disbursed for Direct Loans	D, R
197	202	6	Numeric	Loan Cancellation Amount	Amount of the loan which was cancelled	D, R
203	208	6	Numeric	Loan Refund Amount	Amount of the loan which was refunded to the lender	D, R
209	214	6	Numeric	Loan Debt	Amount of Loan Debt	D
215	220	6	Numeric	Loan Debt Attributed To Program	Amount of Loan Debt attributed to the GE Program	D

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
221	222	2	Character	Excluded - Deferment Type	Deferment type for the loan which was excluded from the calculation Valid Values are deferment types	R
223	230	8	Character	Excluded - Deferment Start Date	Deferment start date of the loan which was excluded from the calculation	R
231	232	2	Character	Excluded - Loan Status	Loan status of the loan which was excluded from the calculation Valid Values are loan status types	R
233	240	8	Character	Excluded - Loan Status Date	Loan status date of the loan which was excluded from the calculation	R
241	241	1	Character	Excluded - Disability Assigned to ED	Indicator used to note that the loan was excluded based on disability assignment to ED Valid Values: Y – Excluded N – Not excluded	R
242	261	20	Character	Filler	Filler	
262	267	6	Character	Current Lender Servicer Code	The code of the Current Lender Servicer of the loan	
268	273	6	Character	Current Lender Code	The code of the Current Lender for the loan	
274	276	3	Character	Current GA/ED Servicer Code	The code of the Current GA/ED Servicer of the loan	
277	297	21	Character	Data Provider External ID/Award ID	ID associated with Data Provider to identify information within their own system	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
298	350	53	Character	Filler	Filler	

PROGRAM LOAN – OTHER GE RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 – First Professional Degree	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program Loan – Other GE Record Field will be populated with ‘25’	
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a specific student in a specific program’s calculation	
39	43	5	Character	GE Record ID	Unique alpha numeric field used to identify a specific program’s calculation	
44	48	5	Character	Loan ID	Unique alpha numeric field used to identify a specific loan record in a specific program’s calculation	
49	49	1	Character	Loan Record Support Type - Other CIP	Indicator identifying CIP code for another GE Record that overlapped this Loan Record Valid Value: A	
50	50	1	Character	Loan Record Support - Other CIP ID	Indicator Identifying the CIP code identifier number of the other GE Program (there could be more than one)	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
51	56	6	Character	CIP of Other Program	The CIP code of the other GE Program	
57	58	2	Character	Credential Level of Other Program	The Credential Level of the other GE Program	
59	66	8	Character	Program Attendance Begin Date of Other Program	The Program Attendance Begin Date of the other GE Program	
67	74	8	Character	Program Attendance End Date of Other Program	The Program Attendance End Date of the other GE Program	
75	350	276	Character	Filler	Filler	

PROGRAM LOAN – CONSOLIDATION LOAN RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 – First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	R
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Consolidation Loan Record Field will be populated with '30'	
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a specific student in a specific program's calculation	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
39	43	5	Character	GE Record ID	Unique alpha numeric field used to identify a specific program's calculation	
44	48	5	Character	Loan ID	Unique alpha numeric field used to identify a specific loan record in a specific program's calculation	
49	49	1	Character	Loan Record Support Type - Consolidation	Indicator that a Consolidation Loan is associated with the GE record Valid Value: B	
50	50	1	Character	Loan Record Support - Consolidation Level	Consolidation Level of the Consolidation Loan Valid Values: 1, 2, 3, 4, 5	
51	58	8	Character	Loan Date	The Loan Date of the Consolidation Loan	
59	60	2	Character	Loan Type	The Loan Type of the Consolidation Loan	
61	66	6	Numeric	Total Disbursement	The total disbursement of the consolidation loan	
67	67	1	Character	Indicator of Separate Loan	Indicator noting that loans on NSLDS have the same loan date, type, and amount at the same school Valid Values: A-Z	R
68	73	6	Numeric	OPB beginning of DMYR	OPB at the beginning of the DMYR	R
74	79	6	Numeric	OIB beginning of DMYR	OIB at the beginning of the DMYR	R

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
80	85	6	Numeric	OPB ending of DMYR	OPB at the end of the DMYR	R
86	91	6	Numeric	OIB ending of DMYR	OIB at the end of the DMYR	R
92	92	1	Character	Default Indicator	Indicator noting that the loan defaulted Valid Values: Y – Yes N – No	R
93	94	2	Character	Default Status Code	The code of the Default Status of the loan	
95	102	8	Character	Default Status Date	Date of default for loan	
103	103	1	Character	Paid Through Consolidation Indicator	Indicator that the loan was paid through Consolidation Valid Values: Y – Yes N – No	R
104	111	8	Character	Paid Through Consolidation Date	Date the loan was paid through Consolidation	R
112	117	6	Numeric	OPB at Consolidation	OPB at the time of the Consolidation	R
118	123	6	Numeric	OIB at Consolidation	OIB at the time of the Consolidation	R
124	129	6	Character	Current Lender Servicer	Current Lender Servicer Code for the Consolidation Loan	
130	135	6	Character	Current Lender	Current Lender Code for the Consolidation Loan	
136	138	3	Character	Current GA/ED Servicer	Current GA or ED Servicer Code of the Consolidation Loan	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
139	159	21	Character	Data Provider External ID/Award ID	ID associated with Data Provider to identify information within their own system	
160	350	191	Character	Filler	Filler	

PROGRAM LOAN ENROLLMENT RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	
9	12	4	Character	DMYR	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
					07 – First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program Loan Enrollment Record Field will be populated with '35'	
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a specific student in a specific program's calculation	
39	43	5	Character	GE Record ID	Unique alpha numeric field used to identify a specific program's calculation	
44	48	5	Character	Loan ID	Unique alpha numeric field used to identify a specific loan record in a specific program's calculation	
49	49	1	Character	Loan Record Support Type - Enrollment	Indicator that a Consolidation Loan is associated with the GE record Valid Value: C	
50	50	1	Character	Loan Record Support -	The Enrollment ID associated with the Loan	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
				Enrollment ID	Valid Values: 1, 2, 3, 4, 5	
51	52	2	Character	Enrollment Status	The enrollment status of the student Valid Values: Enrollment Status codes	
53	60	8	Character	Enrollment Status Date	The enrollment status date of the student	
61	68	8	Character	Enrollment Certification Date	The enrollment certification date of the student	
69	350	282	Character	Filler	Filler	

PROGRAM STUDENT ENROLLMENT IN EARNINGS YEAR RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
					Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 – First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	D
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program Student Enrollment in Earnings Year Record Field will be populated with '40'	
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a specific student in a specific program's calculation	
39	50	12	Character	Filler	Filler	
51	58	8	Character	In-School OPEID	The OPEID of the institution in which the	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
					student was enrolled during the earnings year	
59	123	65	Character	In-School School Name	The name of the institution in which the student was enrolled during the earnings year	
124	125	2	Character	Filler	Filler	
126	127	2	Character	Enrollment Status	The enrollment status of the student during the earnings year	D
128	135	8	Character	Enrollment Status Date	The enrollment status date of the student during the earnings year	D
136	143	8	Character	Enrollment Certification Date	The enrollment certification date of the student during the earnings year	D
144	350	207	Character	Filler	Filler	

PROGRAM STUDENT DEFERMENT IN EARNINGS YEAR RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
					fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 – First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program Student Deferment in Earnings Year Record Field will be populated with '45'	
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a specific student in a specific program's calculation	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
39	50	12	Character	Filler	Filler	
51	56	6	Character	Loan School Code	The School Code associated with the loan deferment	
57	58	2	Character	Loan School Branch Code	The School Branch Code associated with the loan deferment	
59	66	8	Character	Loan Date	The Loan Date associated with the Deferred Loan	
67	68	2	Character	Loan Type	The Loan Type associated with the Deferred Loan	
69	69	1	Character	Indicator of Separate Loan	Indicator noting that loans on NSLDS have the same loan date, type, and amount at the same school Valid Values: A-Z	D
70	71	2	Character	Excluded - Deferment Type	The type of deferment of a loan which was excluded from the calculation Valid Values are deferment types	D
72	79	8	Character	Excluded - Deferment Start Date	The start date of the deferment of the loan which was excluded from the calculation	D
80	81	2	Character	Excluded - Loan Status	The loan status of the loan which was excluded from the calculation Valid Values are Loan Status Types	D
82	89	8	Character	Excluded - Loan Status Date	The loan status date of the loan which was excluded from the calculation	D

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
90	90	1	Character	Excluded - Disability Assigned to ED	Indicator used to note that the loan was excluded based on disability assignment to ED Valid Values: Y – Excluded N – Not excluded	D
91	110	20	Character	Filler	Filler	
111	116	6	Character	Current Lender Servicer	The current Lender Servicer Code associated with the loan	
117	122	6	Character	Current Lender	The current Lender Code associated with the loan	
123	125	3	Character	Current GA/ED Servicer	The current GA or ED Servicer Code associated with the loan	
126	146	21	Character	Data Provider External ID/Award ID	ID associated with Data Provider to identify information within their own system	
147	350	204	Character	Filler	Filler	

PROGRAM STUDENT GE ATTENDANCE IN EARNINGS YEAR RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 - First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program Student GE Attendance in Earnings Year Record Field will be populated with '50'	
34	38	5	Character	Student ID	Unique alpha numeric field used to identify a	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
					specific student in a specific program's calculation	
39	50	12	Character	Filler	Filler	
51	56	6	Character	CIP of Other Program	The Classification of Instructional Program (CIP) code of the Other Program (as reported by the institution)	D
57	58	2	Character	Credential Level of Other Program	The Credential Level of the Other Program (as reported by the institution)	D
59	66	8	Character	Program Attendance Begin Date of Other Program	The Program Attendance Begin Date of the Other Program (as reported by the institution)	D
67	74	8	Character	Program Attendance End Date of Other Program	The Program Attendance End Date of the Other Program (as reported by the institution)	D
75	350	276	Character	Filler	Filler	

PROGRAM LOAN HOLDERS RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	
7	8	2	Character	Filler	Filler	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
9	12	4	Character	Debt Measures Year (DMYR)	The Debt Measures Year is the current federal fiscal year minus one (for example, if the current fiscal year is 2011, the DMYR is 2010)	
13	18	6	Character	CIP Code	Classification of Instructional Program (CIP) code for the educational program for which the Debt Measures (or Loan Medians for Disclosures) were calculated	
19	20	2	Character	Credential Level	Level of degree/certificate/credential for the GE Program Valid Values: 01 - Undergraduate Certificate 02 - Associate's Degree 03 - Bachelor's Degree 04 - Post Baccalaureate Certificate 05 - Master's Degree 06 - Doctoral Degree 07 - First Professional Degree	
21	21	1	Character	Calculation Type	The type of calculation being performed Valid Values: 1 - Repayment Rate 2 - Debt-to-Earnings Ratio 3 - Loan Medians for Disclosures	
22	30	9	Numeric	Calculation Line Number	Unique identifier used across all components of the calculation	
31	31	1	Character	Line Revision Indicator	Future Use	
32	33	2	Character	Record Type	Indicator used to identify the Program Loan Holders Record Field will be populated with '55'	
34	34	1	Character	Holder Type	A Code indicating the Loan Holder's Type Valid Values: 1 - Guaranty Agency 2 - Lender	

Position From	Position To	Field Length	Field Format	Field Name	Field Description	Repayment Rate (R) Debt-to-Earnings (D) Loan Medians (L)
					3 – Lender Servicer 4 – ED Servicer	
35	40	6	Character	Holder Code	Code for the Loan Holder of the specific loan	
41	80	40	Character	Holder Name	The name of the Loan Holder	
81	130	50	Character	Holder Street Address	The Loan Holder's Street Address	
131	150	20	Character	Holder City	The Loan Holder's City	
151	152	2	Character	Holder State	The Loan Holder's State	
153	161	9	Character	Holder Zip	The Loan Holder's Zip Code	
162	171	10	Character	Holder Phone	The Loan Holder's telephone number	
172	306	135	Character	Holder Email	The Loan Holder's email address	
307	350	44	Character	Filler	Filler	


TRAILER RECORD

Position From	Position To	Field Length	Field Format	Field Name	Field Description
1	6	6	Character	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution
7	31	25	Character	Filler	Filler
32	33	2	Character	Record Type	Indicator used to identify the Trailer Record Field will be populated with '99'
34	98	65	Character	Institution Name	The name of the Institution
99	106	8	Character	Requesting User	User making GEDR request
107	114	8	Character	Request Date	Date of GEDR request
115	214	100	Character	Request Parameters	Parameters of GEDR request
215	350	136	Character	Filler	Filler

VIEWING DEBT MEASURES AND LOAN MEDIANS FOR DISCLOSURES ON NSLDS

The Debt Measures and Loan Medians for Disclosures for each of an institution's programs are also available for viewing on NSLDS. This can be done by accessing the "Org" tab and selecting "GE Debt Measures" or "GE Loan Medians" in the navigation bar. Simply set the sort options and click the "Search" button to view the Debt Measures or Loan Medians for Disclosures. The Debt Measures Detail page can be reached by clicking on the linkable number of the GE Program on the Debt Measures page.




GE Debt Measures



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 [Repayment Information](#) |
 [Cohort Default Rate](#) |
 [School Profile](#) |
 [GE Debt Measures](#) |
 [GE Loan Medians](#)

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Name: NORTH SOUTH UNIVERSITY
 Code: 06789900 Type: School
 Status: OPEN
 Address: 2300 MARYLAND AVE NE
 WASHINGTON, DC 200020001

Gainful Employment Debt Measures
Request Backup Data

Sort By:

Calc. Yr., CIP, Cred Lvl ▾

Display Only:

Calculation Year: (ex.: 2010) (*) for All
 CIP Code: (*) for All
 Credential Level: ▾

Search

#	Calc. Year	CIP Code	CIP Program Name	Cred. Level	Debt to Earnings Annual	Debt to Earnings Discretionary	Repayment Rate
1	2011	900000	TEST GE PROGRAM NAME	01	10	10	N/A


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GAINFUL EMPLOYMENT OPERATIONS MANUAL

GE Debt Measures Detail




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Org Contact List | Org Search | Data Provider Schedule | Repayment Information | Cohort Default Rate | School Profile | GE Debt Measures | GE Loan Medians

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11



Name: NORTH SOUTH UNIVERSITY
Code: 06789900
Status: OPEN
Address: 2300 MARYLAND AVE NE
WASHINGTON, DC 200020001

Type: School

Gainful Employment Debt Measures Detail

Request Backup Data

Calculation Year: 2011
CIP Code: 900000
CIP Program Name: TEST GE PROGRAM NAME
Credential Level: 01 - UNDERGRADUATE CERTIFICATE


Debt Measure Name	Cohort	Rate	Numerator	Denominator	Pass / Fail
Debt to Earnings Annual	2YP	10	20	2	P
Debt to Earnings Discretionary	2YP	10	20	2	P
Repayment	N/A	N/A	N/A	N/A	N/A

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GE Loan Medians for Disclosures



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Org Contact List | Org Search | Data Provider Schedule | Repayment Information | Cohort Default Rate | School Profile | GE Debt Measures | GE Loan Medians

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL TESTING from NORTH SOUTH UNIVERSITY / TGXX011 / SCTST11

Name: NORTH SOUTH UNIVERSITY
Code: 06789900
Status: OPEN
Address: 2300 MARYLAND AVE NE
WASHINGTON, DC 200020001

Type: School

Gainful Employment Loan Medians for Disclosures

Request Backup Data

Sort By:

Calc. Yr., CIP, Cred. Lvl

Calculation Year: * (ex: 2010) (*) for All

CIP Code: * (*) for All

Credential Level: All

Search

#	Calc. Year	CIP Code	CIP Program Name	Cred. Level	Title IV Median	Institutional Debt Median	Private Loan Median
1	2011	900000	TEST GE PROGRAM NAME	01	\$1,185	\$2,500	\$1,500

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Appendices

APPENDIX A: ACRONYM LIST

Acronym	Definition/Meaning	Examples
2YP	Two-Year Period	FY2012 = FY2008 and 2009
2YP-A	Two-Year Period Adjusted (Only for FY2012, 2013, and 2014)	FY2012 = FY2010 and 2011
2YP-R	Two-Year Period Medical or Dental Internship or Residency	FY2012 = FY2005 and 2006
4YP	Four-Year Period	FY2017 = FY2011, 2012, 2013, and 2014
4YP-R	Four-Year Period Medical or Dental Internship or Residency	FY2017 = FY2008, 2009, 2010, and 2011
AY	Award Year – 12-month period starting with July 1	
BLS	Bureau of Labor Statistics	
CEO	Chief Executive Officer	
CIP	Classification of Instructional Program	
CL	Credential Level	
CSV	Comma Separated Value	
CTP	Comprehensive Transition and Postsecondary (Program)	
DER	Date Entered Repayment	
DL	Direct Loan	
DP	Data Provider (or Data Manager)	
DMYR	Debt Measures Year	
DTER	Debt-to-Earnings Ratios	
ECAR	Eligibility and Certification Approval Report	

GAINFUL EMPLOYMENT OPERATIONS MANUAL

ED	Department of Education
EIN	Employer Identification Number
FAA	Financial Aid Administrator
FFEL	Federal Family Education Loan
FWS	Federal Work-Study
FSA	Federal Student Aid
FY	Fiscal Year - 12 month period starting with October 1
GE	Gainful Employment
GEDR	Gainful Employment Backup Detail Report
GEMS	Gainful Employment Management Solution
HEA	Higher Education Act
HHS	Department of Health and Human Services
IBR	Income Based Repayment (Plan)
ICR	Income Contingent Repayment (Plan)
IFAP	Information for Financial Aid Professionals
LPF	Loans Paid in Full
NCES	National Center for Education Statistics
NSLDS	National Student Loan Data System
OIB	Outstanding Interest Balance
OOPB	Outstanding Original Principal Balance
OPB	Outstanding Principal Balance
OPEID	Office of Postsecondary Education Identification Number
PDPA	Primary Destination Point Administrator
PEPS	Postsecondary Education Participants System

GAINFUL EMPLOYMENT OPERATIONS MANUAL

PPA	Program Participation Agreement
PML	Payments-Made Loans
Regs	Regulations
RR	Repayment Rate
SAIG	Student Aid Internet Gateway
SOC	Standard Occupational Classification
SPT	School Participation Team
SSA	Social Security Administration
SSN	Social Security Number
TIN	Taxpayer Identification Number

APPENDIX B: GLOSSARY

Academic Year

A time period of at least 26 instructional weeks for a clock hour program and 30 instructional weeks for a credit-hour program, in which an undergraduate student is expected to complete a minimum of:

- 24 semester or trimester hours,
- 36 quarter-hours, or
- 900 clock hours.

Schools with at least a two-year or four-year academic program leading to an associate or bachelor's degree may submit a request to the Secretary to establish a shorter academic year.

Accredited Institution

Any school or institution that has been approved by an accrediting agency on the basis that the institution meets the standards established by the accrediting agency. For purposes of the Title IV, HEA programs an institution's accrediting agency must be recognized by ED. See also accrediting agency, and nationally recognized accrediting agency or association.

Accrediting Agency

An agency recognized by ED as a reliable authority in evaluating the educational quality of programs offered by postsecondary institutions. An accrediting agency sets educational standards, evaluates institutions and programs, and attests that institutions have met its standards.

Administrative Capability

To participate in any Title IV FSA program, a school must demonstrate that it is administratively capable of managing its basic operations. Indicators of administrative capability include:

- adequate staffing,
- accurate recordkeeping and reporting,
- formal student aid procedures and electronic processes, and
- adequate communication.

For a complete list of requirements, see [34 CFR 600](#) and [34 CFR 668.16](#).

Alternative Earnings

Income attributed to GE Program completers that is based on sources other than the earnings provided to ED by SSA. A school may demonstrate that a failing program would meet Debt-to-Earnings standard by recalculating the ratios using the median loan debt and alternative earnings from a state-sponsored data system, institutional survey data conducted in accordance with NCES, or the Bureau of Labor Statistics (BLS) for FYs 2012, 2013, and 2014 only. The numerator used for the Alternative Earnings is that calculated prior to the 1-to-1 removal of the highest debtors to SSA non-matches. Schools have 14 calendar days from notification of final Debt Measures to notify of intent to use Alternative Earnings and 60 calendar days from notification of final Debt Measures to submit documentation.

Annual Earnings

This is the amount of income (wages, salaries, tips, and self-employment) that a student has earned for one calendar year (January 1 through December 31) as reported to the Social Security Administration. ED obtains from the SSA the most currently available mean and median annual earnings of the student who completed the program during the 2YP, 2YP-R, 4YP, or 4YP-R. The Debt-to-Earnings Ratios are calculated using the higher of the mean or median earnings.

Award Year

The time period, from July 1 of one year through June 30 of the following year, for which financial aid awards are made. The award year differs from the federal fiscal year (which is from October 1 through September 30 of the following year).

Bureau of Labor Statistics (BLS)

The [Bureau of Labor Statistics \(BLS\)](#) is the principal fact-finding agency for the federal government in the broad field of labor economics and statistics. The BLS is an independent national statistical agency that collects, processes, analyzes, and disseminates essential statistical data to the American public, the U.S. Congress, other federal agencies, state and local governments, business, and labor. The BLS also serves as a statistical resource to the Department of Labor.

Certificate

This is an academic credential awarded by an institution of higher education.

Certification

The FSA process of determining whether a school is eligible to participate in Title IV programs.

Classification of Instructional Program (CIP) Code

The Classification of Instructional Programs (CIP) provides a taxonomic scheme that supports the accurate tracking and reporting of fields of study and program completions activity. Institutions report credentials awarded by CIP codes when completing the [Integrated Postsecondary Education Data System \(IPEDS\) Completion Survey](#). Institutions are also required to list individual programs by CIP on their [Application for Approval to Participate in Federal Student Financial Aid Programs \(E-App\)](#).

Clock Hour Program

A degree or certificate program that measures completion using a period of time consisting of:

- a 50-minute to 60-minute class, lecture, or recitation in a 60-minute period, or
- a 50-minute to 60-minute faculty-supervised laboratory, shop training, or internship in a 60-minute period, or
- 60 minutes of preparation in a program of study by correspondence.

Credential Level (CL)

Identifies the level of a program of study. Levels include undergraduate certificate, associate's degree, bachelor's degree, post baccalaureate certificate, master's degree, doctoral degree, and first professional degree.

Credit Hour

On October 29, 2010, [34 CFR 600.2](#) revised the Credit Hour definition for FSA purposes, defining a credit hour as an institutionally established equivalency that reasonably approximates some minimum amount of student work reflective of the amount of work expected in a Carnegie unit: key phrases being "institutionally established," "equivalency," "reasonably approximates," and "minimum amount." A credit hour is a unit of measure that gives value to the level of instruction, academic rigor, and time requirements for a course taken at an educational institution. Institutions have the flexibility to demonstrate alternative methods of measuring student learning, so long as they result in institutional equivalencies that reasonably approximate the definition of a credit hour for federal purposes. For more detailed guidance, see [DCL GEN-11-06](#) and the [Federal Student Aid Handbook](#).

Dear Colleague Letter (DCL)

These letters, also referred to as Dear Partner Letters, highlight important changes to or clarifications of current regulations or requirements for the Title IV programs. ED posts them to [IFAP](#) which includes the three most recent calendar years of DCLs as well as archived letters dating back to 1994.

Debt Measures Year (DMYR)

The Debt Measures Year (also referred to as Calculation, or Calc. Year), is the federal fiscal year for which the Gainful Employment Debt Measures or Loan Medians for Disclosures are based.

For example, the rates released in 2012 will be based on the 2011 Debt Measures Year: October 1, 2010, through September 30, 2011.

Debt Measures

Refers collectively to the loan Repayment Rate and Debt-to-Earnings Ratios.

Debt-to-Earnings Exclusions

For the fiscal year Debt-to-Earnings being calculated for a program, a student is excluded from the ratios if one or more of the student's loans were in a military-related deferment status at any time during the calendar year for which earnings are obtained, the student died, one or more of the student's loans were assigned or transferred to ED and are being considered for discharge as a result of total and permanent disability, or the student was enrolled in any eligible program at the school or at another school during the calendar year for which earnings are obtained.

Debt-to-Earnings Ratio (DTER)

The Debt-to-Earnings Ratios are measures of the average share of the GE Program's former students' income that must be used to repay student loan or other educational debt incurred by the students for attendance in the GE Program.

Debt-to-Earnings Ratios Challenge

This is a challenge to the accuracy of the Debt-to-Earnings rates made by submitting evidence to ED showing that the borrower loan data or the program median loan debt is incorrect. Schools have 45 calendar days from notification of draft Debt-to-Earnings to submit a challenge.

Default

For federal student loans, a specific status wherein the borrower has failed to make payments for a period of time defined by regulation. See [34 CFR 682.200](#) and [34 CFR 685.102](#).

Deferment

For federal student loans, a period of time in which loan payments do not have to be made. Depending on the loan program, students may be granted deferments for many reasons, such as returning to school, economic hardship, or disability.

Denominator

There are two components in a fraction: the numerator and the denominator. The denominator is the expression usually written below the line in a common fraction to establish its relationship to the number written above the line.

Department of Education (ED)

The U.S. Department of Education and a common abbreviation that refers to it.

Direct Loan Program

A federal program in which the U.S. Government, not a commercial lender, provides four types of education loans to student and parent borrowers directly through schools:

- Subsidized Stafford Loan (for students),
- Unsubsidized Stafford Loan (for students),
- PLUS Loan (for parents and graduate students), and
- Consolidation Loan (for students and parents).

These are referred to collectively as Direct Loans. The same types of loans used to be available through the Federal Family Education Loan (FFEL) Program using funds from private lenders, but that program was discontinued in 2010.

Disbursement

The process by which Title IV program funds are paid to a student or parent borrower. A school may pay a student or parent directly (by cash payment, check, or electronic funds transfer) or credit a student's school account.

Discretionary Income

The difference between the mean or median annual earnings and 150% of the Poverty Guideline for a single person in the continental U.S. as of January 31 of the Calculation Year.

Draft Debt Measures

Debt Measures distributed to schools prior to a final measure being issued. These Debt Measures are not made public and only viewable by the school and ED. The draft Debt Measures are challengeable.

Electronic Announcement (EA)

Electronic Announcements are used by ED to distribute information quickly—often electronic processing, but sometimes about other topics, such as clarification of regulations or policy, that don't require a lengthy clearance process.

Electronic Application for Approval to Participate (E-App)

The [Electronic Application for Approval to Participate](#) is the electronic application that the school uses to apply for the first-time for approval to participate in the federal student aid programs. This Web-based application is also used to report changes, add locations and programs, and apply for recertification of the school's Program Participation Agreement (PPA).

Eligibility and Certification Approval (ECAR)

The ECAR contains the most critical data elements that form the basis of a school's approval (e.g., accreditation and state licensing) and lists the highest level of programs offered, non-degree programs or short-term programs, and any additional locations that have been approved for Title IV programs.

Eligible Institution

An institution of higher education that meets all the criteria to participate in Title IV federal student aid programs (includes public or private non-profit institutions, postsecondary vocational schools, and proprietary institutions).

Eligible Program

A legally authorized course of study that leads to a degree or certificate and meets specified Title IV eligibility criteria.

Eligible Student

A postsecondary student who meets the federal student aid eligibility requirements. (See *FSA Handbook, Volume 1: Student Eligibility* and Subpart C of the Student Assistance General Provisions regulations ([34 CFR 668](#))).

Enrolled

For federal student aid purposes, a student is considered enrolled when he or she completes registration requirements and begins the attendance period (or, for a correspondence course, submits one lesson).

Enrollment Reporting

A function of the National Student Loan Data System ([NSLDS](#)) that monitors student enrollment status. When a student's enrollment status changes in any way that affects loan repayment, the school generally must notify NSLDS within 30 days of the change. Formerly called Student Status Confirmation Reporting (SSCR).

Failing Program

Starting with FY2012, a program fails for a fiscal year if its final Debt Measures do not meet any of the minimum standards.

Federal Consolidation Loan

A loan funded by a private lender that combines multiple Title IV student loans into a single loan with one monthly payment. Borrowers may also consolidate certain student loans provided by the U.S. Department of Health and Human Services. (Federal Consolidation Loans were part of the FFEL Program, which was discontinued in 2010. Although such loans are still being serviced and repaid, new federal student loans are being made only under the Federal Direct Loan Program.) See also Federal Direct Consolidation Loan.

Federal Direct Consolidation Loan

A loan funded by the federal government rather than a private lender that combines multiple Title IV student loans (including non-Direct loans) into a single loan with one monthly payment. Borrowers may also consolidate certain student loans provided by the U.S. Department of Health and Human Services.

Federal Direct Loan Program

A federal program in which the U.S. Government (not a commercial lender) provides five types of education loans to student and parent borrowers directly through schools:

- Federal Direct Stafford Loan (subsidized, for students)
- Federal Direct Unsubsidized Stafford Loan (for students)
- Federal Direct Grad Plus Loan (for students)
- Federal Direct PLUS Loan (for parents) and
- Federal Direct Consolidation Loan (for students and parents)

These loans are referred to collectively as Direct Loans. The same types of loans used to be available through the FFEL Program using funds from private lenders, but that program was discontinued in 2010.

Federal Direct PLUS Loan

An education loan that parents can borrow on behalf of their dependent children. PLUS loans are also available to graduate and professional students. See [DCL GEN-06-02](#) for additional information. As part of the Federal Direct Loan Program, Direct PLUS Loans are made directly by the federal government (rather than a private lender) through participating schools. Compare Federal PLUS Loan.

Federal Direct Stafford Loan (Subsidized)

A federally subsidized, low-interest student loan awarded on the basis of financial need. The federal government does not charge interest on subsidized loans while borrowers are enrolled at an eligible school at least half-time, during the six-month grace period, or during authorized periods of deferment. As part of the Federal Direct Loan Program, these loans are made directly by the federal government (rather than by a private lender) through participating schools. Compare Federal Stafford Loan.

Federal Direct Unsubsidized Stafford Loan (Direct Unsubsidized Loan)

A low-interest loan for students who do not meet the financial need criteria for a subsidized loan. The borrower is responsible for all interest on the loan. As part of the Direct Loan Program, these loans are made directly by the federal government (rather than by a private lender) through participating schools. Compare Federal Unsubsidized Stafford Loan.

Federal Family Education Loan (FFEL) Program

Full name of the FFEL Program. A federal loan program under which commercial lenders provided student loans insured by state or private non-profit guaranty

agencies. These guaranty agencies were reimbursed by the federal government for all or part of any insurance claims paid to lenders. (This guarantee replaced the collateral or security usually required with long-term consumer loans.) This program was discontinued in 2010. Although such loans are still being serviced and repaid, new federal student loans are being made only under the Federal Direct Loan Program.

Federal Fiscal Year

A federal fiscal year begins on October 1 of the calendar year and ends on September 30 of the next calendar year. A federal fiscal year is always identified by the calendar year when the fiscal year ends. Also referred to as a fiscal year.

Federal Perkins Loan Program

This campus-based loan program provides low-interest student loans to undergraduate and graduate students with financial need.

Federal PLUS Loan

An education loan which parents can borrow on behalf of their dependent children. PLUS loans are also available to graduate and professional students. See [DCL GEN-06-02](#) for additional information. Loans are made by commercial lenders such as banks, credit unions, or savings and loan associations. (This loan was part of the FFEL Program, which was discontinued in 2010. Although such loans are still being serviced and repaid, new federal student loans are being made only under the Federal Direct Loan Program.) Compare Federal Direct PLUS Loan.

Federal Register

A federal government publication that contains regulations, regulatory amendments, notices, and proposed regulatory changes for all federal executive agencies. It is published each business day. ED posts Federal Register excerpts pertaining to federal student financial aid to the Information for Financial Aid Professionals ([IFAP](#)) database to make this information readily available to schools and the financial aid community.

Federal Stafford Loan (Subsidized)

A federally subsidized, low-interest student loan funded by a private lender and awarded on the basis of financial need. The federal government does not charge interest on subsidized loans while borrowers are enrolled at an eligible school at least half-time, during the six-month grace period, or during authorized periods of deferment. (This loan was part of the FFEL Program, which was discontinued in

2010. Although such loans are still being serviced and repaid, new federal student loans are being made only under the Federal Direct Loan Program.) Compare Federal Direct Stafford Loan.

Federal Student Aid (FSA)

The office within ED that is responsible for managing the operational functions supporting Title IV programs.

Federal Unsubsidized Stafford Loan

The unsubsidized Federal Stafford Loan Program provides loans to students who do not meet the financial-need criteria for a Federal (Subsidized) Stafford Loan. An unsubsidized Federal Stafford Loan may be substituted for all or part of the Expected Family Contribution (EFC) and is referred to as a non-need-based loan. The borrower may choose to pay interest charges on the loan or allow the interest to be capitalized (added to the loan principal) when the loan enters repayment. These loans may be borrowed by undergraduate, graduate, and professional students. (This loan was part of the FFEL Program, which was discontinued in 2010. Although such loans are still being serviced and repaid, new federal student loans are being made only under the Federal Direct Loan Program.) See also Federal Direct Stafford/Ford Loan (Direct Subsidized Loan). Compare Federal Direct Unsubsidized Stafford/Ford Loan (Direct Unsubsidized Loan).

Federal Work-Study (FWS) Program

The Federal Work-Study program is a federal Campus-based employment program that provides part-time employment for students with financial need.

Final Debt Measures

The final Debt Measures issued to the schools after the challenge process. These Debt Measures are made public after they are issued to the school. Final Debt Measures are not challengeable. However, schools with a failing program can submit documentation for Alternative Earnings on the final Debt-to-Earnings Ratios.

Financial Aid Administrator

An individual employed by an institution to administer federal student aid programs and to coordinate aid from these programs with the school's other student aid programs and a student's outside financial resources.

Fiscal Year (FY)

When used in this document, another name for federal fiscal year.

FSA Handbook

A multi-volume annual publication that provides detailed information on the administration of the Title IV federal student aid programs, as well as on institutional eligibility to participate in these programs.

Gainful Employment Backup Detail Report (GEDR)

The Gainful Employment Backup Detail Report (GEDR) is a comprehensive file containing all data used in a Gainful Employment calculation. The Loan Medians for Disclosures and Gainful Employment Debt Measures are the two different types of GEDRs and use the exact same format to deliver the data used for the particular calculation. GEDRs are distributed with the Gainful Employment Letters that inform institutions of their rates. GEDRs may also be requested under the “Reports” tab on the [NSLDS Professional Access](#) website.

Gainful Employment Management Solution (GEMS)

This is the system institutions will use to challenge the Pre-Draft completers list, the Repayment Rate, or the Debt-to-Earnings Ratios, and to submit a request for alternative earnings.

Gainful Employment (GE) Program

A Title IV eligible educational program that trains students for gainful employment in a recognized occupation with the following minimum standards:

- Annual loan Repayment Rate of at least 35% for students who complete the program; or
- Annual loan payment that is less than or equal to 30% of discretionary income for students who complete the program; or
- Annual loan payment that is less than or equal to 12% of annual earnings for students who complete the program.

Graduate or Professional Student

A student enrolled in a program that leads to a degree higher than a baccalaureate degree. To receive Title IV aid as a graduate or professional student, the student must have completed at least three years of full-time study at an institution of higher education and may not be concurrently receiving Title IV aid as an undergraduate student.

Higher Education Act (HEA)

Federal legislation passed in 1965, and its subsequent amendments and reauthorizations authorizing the majority of the federal student financial aid programs and mandating that the programs be regulated and administered by the U.S. Secretary of Education. Approximately every five years, Congress reauthorizes the act or extends the legislation for an additional period of time. The statute's most current version, as amended, is always the official version of the law.

Ineligible Program

Starting with FY2012 measures, a program that does not meet any of the minimum standards for three out of the four most recent fiscal years.

Information for Financial Aid Professionals (IFAP)

An ED online database/library (located at www.ifap.ed.gov) of current and archived FSA information/materials (e.g., technical publications, reference manuals, regulatory and policy guidance, and Dear Partner and Action Letters) pertaining to the administration of FSA programs. Also provides automatic electronic updates to FAAs who subscribe with user ID and password.

Institution of Higher Education

A public or private non-profit educational institution, including postsecondary vocational institutions or proprietary institutions, that meets the statutory and regulatory requirements in the HEA.

Institutional Financing Plan

This is the amount a student owes the institution upon completing or withdrawing from a program of study. Any loan, extension of credit, payment plan, or other financing mechanism that was provided by the institution or a related party for attendance in the GE Program, and that otherwise is not reported as a private education loan, that results in a debt a student must repay to the institution or the related party, after withdrawing from or completing the GE Program is considered part of an institutional financing plan.

Integrated Postsecondary Education Data System (IPEDS)

A system of interrelated surveys conducted annually by the U.S. Department of Education's National Center for Education Statistics ([NCES](http://nces.ed.gov)). This system includes information on enrollment, program completion, graduation rates, faculty and staff,

finances, institutional prices, and student financial aid from every institution that participates in the federal student financial aid programs.

Loan

A loan is borrowed money that must be repaid according to the terms of a signed promissory note.

Loan Debt

Includes FFEL and Direct Loans (except for Parent PLUS and TEACH Grant-related loans), any private education loans, or debt obligations arising from institutional financing that are owed by the student for attendance in a program.

Loans Paid in Full (LPF)

Loans paid in full by a borrower that have never been in default or, in the case of consolidation, neither the consolidation loan nor the underlying loan or loans have ever been in default.

Mean

The "mean" is the "average," where you add a series of numbers and then divide by the quantity of numbers in that series.

Median

The median is the middle value in a distribution of values (numbers), above and below which lie an equal number of values.

Median Loan Debt

The middle value of loan debt incurred by all students who completed the program of study in the most recent award year, above and below which lie an equal number of values. See [GE FAQ D-Q5](#) for additional information.

Median Loan Debt Challenges

This is a challenge to the accuracy of the loan debt made by submitting evidence to ED showing that the borrower loan data is incorrect. Schools have 30 calendar days from notification of median loan debt to submit a challenge.

Median Loan Debt for Disclosures

For each program offered by the school under GE, the school must provide students with the median loan debt incurred by students who completed the program in the most recently completed award year. The school must identify separately the median loan debt from Title IV, HEA program loans, and the median loan debt from private education loans and institutional financing plans.

Message Class

A message class is an identifier for sending files across the Student Aid Internet Gateway (SAIG). Message classes must meet certain rules and be uniquely named (i.e., input, or files coming into NSLDS must end in IN, and output files, those sent from NSLDS, must end in OP).

Minimum Standards

A program is considered to provide training that leads to gainful employment in a recognized occupation when the loan Repayment Rate is at least 35% or the program's annual loan payment is less than or equal to 30% of discretionary income or 12% of annual earnings.

National Center for Education Statistics ([NCES](#))

The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the Institute of Education Sciences at the U.S. Department of Education. NCES also conducts IPEDS, an annual series of interrelated surveys with every college, university, technical and vocational institution that participates in the federal student aid programs.

National Student Loan Data System ([NSLDS](#))

The ED database that collects and maintains student loan and grant data on Title IV federal student aid recipients.

Nationally Recognized Accrediting Agency or Association

An independent organization that monitors schools' practices and that certifies or approves schools to operate and/or offer certain programs of study. For schools participating in Title IV programs, these organizations must be recognized by the U.S. Secretary of Education. See also Accrediting Agency.

Normal Time

This is the amount of time necessary for a student to complete all the requirements for a degree or certificate according to the institution's catalog. This is typically four years for a bachelor's degree in a standard term-based institution, two years for an associate's degree in a standard term-based institution, and the various scheduled times for certificate programs.

Numerator

There are two components in a fraction: the numerator and the denominator. The numerator is the expression usually written above the line in a common fraction to establish its relationship to the number written below the line.

O*NET (Occupational Information Network)

Sponsored by the U.S. Department of Labor, the O*NET program is the nation's primary source of occupational information. Central to the project is the [O*NET database](#), containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation.

On-time Completion Rate

The on-time completion rate is the percentage of students who in the most recently completed award year completed the program of study in normal time compared to the total number of students who completed the program during that same award year.

Office of Postsecondary Education Identification Number (OPEID)

Identification number used by the U.S. Department of Education's Office of Postsecondary Education (OPE) to identify schools that have Program Participation Agreements (PPA) so that its students are eligible to participate in Federal Student Financial Assistance programs under Title IV regulations. This is a six-digit number followed by a two-digit suffix used to identify branches, additional locations, and other entities that are part of the eligible institution. The six-digit OPEID number is also known as the FICE code.

Open Document Format

An open document format is one that is platform-independent, is machine-readable, and is made available to the public without restriction.

OPEID – See Office of Postsecondary Education Identification Number

Original Outstanding Principal Balance (OOPB)

The amount of outstanding balance, including the capitalized interest, on FFEL or Direct Loans owed by students for attendance in the program on the date the loans first entered repayment.

Outstanding Principal Balance (OPB)

The amount of outstanding balance, including capitalized interest, on FFEL or Direct Loans owed by the student for attendance in the program as of the current date.

Payment Period

Generally, an academic period for which a specific payment of Title IV aid is made available to a student. The period of time depends on whether the school's academic program uses a term-based credit hour, non-term credit hour, or clock hour. See also [34 CFR 668.4](#).

Payments-Made Loans (PML)

Loans that have never been in default or, in the case of consolidation, neither the consolidation loan nor the underlying loan or loans attributable to the program have ever been in default where payments made by a borrower during the most recently completed fiscal year reduce the outstanding balance of a loan, including the outstanding balance of a consolidation loan to an amount that is less than the outstanding balance of the loan at the beginning of that fiscal year. Or if the program is a post baccalaureate certificate, master's degree, doctoral degree, or first professional degree program, the total outstanding balance of a consolidation loan at the end of the most recently completed fiscal year is less than or equal to the total outstanding balance of the consolidation loan at the beginning of the fiscal year. The outstanding balance of a loan includes any unpaid accrued interest that has not been capitalized.

Period of Enrollment

The period for which a Stafford or PLUS loan is intended. The period of enrollment must coincide with a bona fide academic period established by the school for which institutional charges are generally assessed (e.g., semester, trimester, quarter, length of the student's program, or academic year). This is also known as the loan period, but is NOT the same as the generic term "enrollment period."

Postsecondary Education Participants System (PEPS)

The Federal Student Aid (FSA) management information system for all organizations that have a role in administering federal student financial aid and other Higher Education Act programs. It maintains eligibility, certification, demographic, financial, review, audit, and default rate data about schools, lenders, and guarantors participating in the Title IV programs.

Postsecondary Vocational Institution

For Title IV program purposes, a public or private non-profit educational institution that is otherwise eligible for Title IV aid and that offers at least: a 15-week undergraduate program (of 600 clock hours, 16 semester or trimester hours, or 24 quarter hours); or a 10-week program (of 300 clock hours, eight semester or trimester hours, or 12 quarter hours) that is also a graduate/professional program or that admits only students with an associate degree or equivalent; or a 10-week undergraduate program (of 300-599 clock hours) that admits at least some students without an associate degree or equivalent and meets some specific qualitative standards (such a program is eligible for FFEL and Direct Loan participation only). Compare with institution of higher education and proprietary institution of higher education.

Pre-Draft Corrections

For the Debt-to-Earnings Ratios, schools are provided a list of students who will be included in the applicable two-year or four-year period for calculating the ratios before ED issues the draft ratios. Schools have 30 calendar days to submit a correction to the student identifiers and GE reporting data.

Primary Destination Point Administrator (PDPA)

The Primary Destination Point Administrator (PDPA) is an individual who has been appointed by the organization as the responsible party for the enrollment of the organization's additional users. The Primary Destination Point Administrator is responsible for the users' access to Federal Student Aid systems, to ensure the data provided by these systems is protected according to the Privacy Act of 1974, as amended, as well as to ensure users appropriately access records.

Private Education Loan [defined in Truth-in-Lending Regulations [12 CFR 226.46\(b\)\(5\)](#)]

This is an extension of credit that:

- is not made, insured, or guaranteed under Title IV of the HEA;

- is extended to a consumer expressly, in whole or in part, for postsecondary education expenses, regardless of whether the loan is provided by the educational institution that the student attends;
- does not include open-end credit or any loan that is secured by real property or a dwelling; and,
- does not include an extension of credit in which the covered educational institution is the creditor if (1) the term of the extension of credit is 90 days or less (short-term emergency loans) or (2) an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments (institutional billing plans).
- Examples of private education loans include, but are not limited to, loans made expressly for educational expenses by financial institutions; credit unions; institutions of higher education or their affiliates; states; localities; and guaranty agencies.

Private, Non-profit Institution

A school under private control that was not established for the purpose of making a profit.

Promotional Materials

Promotional materials are invitations, advertisements, or solicitations that mention or refer to a program at a postsecondary institution. The materials could be multi-media such as postcards, flyers, billboard and transit advertising, radio, television, Web or similar advertising.

Proprietary Institution of Higher Education

For Title IV program purposes, a private for-profit educational institution that is otherwise eligible for Title IV aid and that offers at least: a 15-week undergraduate program (of 600 clock hours, 16 semester or trimester hours, or 24 quarter hours); or a 10-week program (of 300 clock hours, eight semester or trimester hours, or 12 quarter hours) that is also a graduate/professional program or that admits only students with an associate degree or equivalent; or a 10-week undergraduate program (of 300-599 clock hours) that admits at least some students without an associate degree or equivalent and meets some specific qualitative standards (such a program is eligible for Direct Loan participation only).

See also Institution of Higher Education and Postsecondary Vocational Institution.

Public Institution

A school maintained at public expense and under public control.

Recognized Occupation

A 'recognized occupation' is one that is listed in the 'occupational division' of the most recent edition of the Occupational Information Network as published by the U.S. Department of Labor. ([See O*NET](#)).

Regular Student

A person enrolled or accepted for enrollment in an eligible program at an eligible postsecondary institution for the purpose of obtaining a degree or certificate offered by that institution.

Repayment

A period of time when a federal student loan borrower is required to make payments on the loan according to a schedule agreed to by the lender.

Repayment Rate (RR)

The GE Repayment Rate is a measure of whether students who were enrolled in a GE Program are repaying their FFEL Program and Direct Loan Program loans. These former students include both those who completed the GE Program and those who did not complete. The Repayment Rate is calculated using the most recently completed federal fiscal year's (FY) Title IV loan repayment activity of the GE Program's former students whose Direct Loan or FFEL Loans entered repayment during the appropriate cohort period.

Repayment Rate Challenge

This is a challenge to the accuracy of the loan data, made by submitting evidence to ED, showing the loan data or list of borrowers used to calculate the draft loan Repayment Rate is incorrect. Schools have 45 calendar days from notification of draft Repayment Rate to submit a challenge.

Repayment Rate Exclusions

The loans that are excluded from the original outstanding principal balance (OOPB) from both the numerator and denominator because the borrower was in an in-school or military deferment status during any part of the fiscal year, the loan was discharged as a result of death, or the loan was assigned or transferred to ED and are being considered for discharge or have been discharged as a result of total and permanent disability of the borrower.

SAIG

See Student Aid Internet Gateway.

Secretary

Refers to the Secretary of the U.S. Department of Education.

Small Numbers

Measures are calculated for small numbers of borrowers or completers by using the 4YP or the 4YP-R. For loan Repayment Rate, the corresponding 2YP or the 2YP-R represents 30 or fewer borrowers whose loans entered repayment after any of those loans are excluded. For Debt-to-Earnings Ratios, the corresponding 2YP or the 2YP-R represents 30 or fewer students who completed the program after any of those students are excluded.

Social Security Administration (SSA)

The federal agency that establishes policy for, administers, and coordinates Social Security earnings and benefits.

Social Security Administration Match (SSA Match)

The corrected list of student completers from the Debt-to-Earnings Pre-Draft Corrections Process is submitted to SSA. SSA provides a summary of mean and median earnings by school by program to ED.

Standard Occupational Classification (SOC) Codes

SOC codes are published by the Department of Labor and are available at www.bls.gov/soc. There is a crosswalk between CIP and SOC codes that can be found at: www.onetonline.org/crosswalk.

Student Aid Internet Gateway (SAIG)

The SAIG is the virtual network used to send and receive student aid data files over the Internet. The SAIG links thousands of Destination Points across the United States, its territories, and certain ED-designated foreign countries to the Higher Education Act's Title IV student financial aid programs and delivery system. Organizations enroll individuals as Primary Destination Point Administrators (PDPAs) in the SAIG. PDPAs are assigned Destination Points (TG numbers/mailboxes) that receive and transmit data for various Title IV student aid program systems such as NSLDS, CPS, and the Common Origination and Disbursement ([COD](#)) System.

Student Consumer Information

Information that Title IV institutions are required to disclose to their consumers, enrolled students, and prospective students, including:

- basic information about the school's academic programs, facilities, and financial aid;
- disclosures on campus security, graduation and transfer-out rates, revenue, and expense data at schools awarding athletically-related student aid; and,
- for schools participating in the Campus-based Programs, disclosure on drug abuse and alcohol abuse prevention.

Term-Based Program

A degree or certificate program that uses standard semesters, trimesters, or quarters to divide the academic year.

TG Number

The TG number (also referred to as the mailbox, SAIG mailbox, and Destination Point mailbox) is the number assigned to the institution when the school enrolls in the Student Aid Internet Gateway (SAIG) and is used for sending and receiving financial aid data through the SAIG. A TG number is the identifier for the electronic mailbox. It is a five-character alpha numeric string preceded by "TG," such as TGA0001.

Third-Party Servicer

An individual, state, or organization that contracts with a school to administer any aspect of the school's Title IV program participation.

Title IV Federal Student Aid

Financial aid programs for postsecondary students, authorized under Title IV of the Higher Education Act of 1965, as amended (HEA). The programs are administered by the U.S. Department of Education. Title IV federal student aid programs are:

- Federal Pell Grant Program
- Teacher Education Assistance for College and Higher Education (TEACH) Grant
- Iraq and Afghanistan Service Grant (IASG)
- Federal Supplemental Educational Opportunity Grant (FSEOG) Program
- Federal Work-Study (FWS) Program
- Federal Perkins Loan Program
- William D. Ford Federal Direct Loan Program

Undergraduate

A postsecondary student who does not have a first baccalaureate degree or a first professional degree.

U.S. Department of Education

The U.S. Department of Education (ED) is the federal agency responsible for the administration of federal education programs, including the federal student financial aid programs.

Vocational-Technical Institution

A school that provides a program of training to prepare students for gainful employment in a recognized occupation.

Withdrawn (W)

For GE Reporting, “withdrawn” is reported for any student who was enrolled in a GE Program at any point during the award year and stopped attending the program for more than a regularly scheduled vacation period without completing the program. A student on a leave of absence should be reported as Withdrawn.

APPENDIX C: THE E-APP, BY SECTION

Some sections of the E-App contain multiple pages, due to the large amount of content in those sections. A description of each section appears below.

Section A

This section contains general questions about your institution. All schools must fill out this section.

Section A includes three pages.

- Page 1 includes Questions 1 – 9 (application purpose and general information)
- Page 2 includes Questions 10 – 12 (officials)
- Page 3 includes Questions 13 – 14 (designated officials for mailing publications and for the application)

Question 1: Purpose of Application

- You must check off at least one box that explains the purpose for your application.
- If the purpose for your application is not one of those initially described:
 - Click the *Update Information* checkbox and select a purpose from that pick-list.
 - If the purpose for your application is still not one of those described, click the *Other* checkbox and enter the purpose in the field next to the checkbox.

Section E

This section is where Institutions submit additional information about educational programs that they want to be eligible for Title IV financial aid.

Section E includes three pages.

- Page 1 includes Question 26 (types of educational programs offered)
- Page 2 includes Question 27 (list of non-degree programs)
- Page 3 includes Question 28 (contract with an organization or ineligible institution)

Question 26 is on the first page and serves as a screening question. Other questions will (or will not) appear based on the Institution's answers in Question 26. This question asks about the types of educational programs offered. Institutions should ensure that they check the boxes for all types of programs provided.

NOTE:

It is very important that you select the correct purpose for your application. This allows the E-App system to route the information to a staff member who works with that type of application. Additionally, ED analyzes data for various purposes based on the different application types. If you select an incorrect purpose (or type in text for a purpose that is available on a list), the reviewer will require that you revise your application to enter the correct purpose for the application.

Question 27: Non-degree Programs

- To update information about one of your programs, click on the *Update/Review Program* link. A page containing all of the information about this program will be displayed.
- If required information is missing for one of your programs, a red asterisk (*) will display in the *Need More Info* column.
- To add another non-degree program, click on the hot link *Click here to add a new program*.
- To display a list of valid CIP codes and program names, click on the *A list of CIP codes accompanies this application* link.
- To copy a CIP code into Question 27:
 - Highlight the CIP code.
 - Press Control-C to copy the code.
 - Use your browser's back button to return to Section E.
 - Click on the CIP code field in Question 27.
 - Press Control-V to paste the code into Question 27.
- If you checked box e in Question 26, you must fill out section 27a for each graduate non-degree program.
- If you checked box g or h in Question 26, you must fill out section 27b for each undergraduate non-degree program.
- If you checked box i in Question 26, you must fill out section 27c for each short-term undergraduate non-degree program.
- If you did not check box e, g, h, or i in Question 26, do not enter any school programs in Question 27.
- You must enter the number of clock hours, unless it is exempt from the clock to credit-hour formula.
- Enter the number of credit hours if your program is a credit-hour program. You must also list the type of credit hours.
- The system displays information about school programs that ED has for your school, except for completion rate and placement rate in Question 27c. These rates must be re-filled in on each application for each program you have entered in 27c.
- If you no longer offer a program at your school, enter the date it ended in the *End Date* field.
- Do not attempt to clear the fields for a school program. If you do begin to clear out the text and have NOT saved the information you started to enter, click the *Restore Original Values* button. If you have already saved the information, you will need to re-enter the data as it was previously listed on the ECAR. Contact the assigned SPT for assistance.
- If you added a program in error, select *delete this program*. NOTE: You cannot delete a program once ED approves it.

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TIP:

You may enter more than one program with the same CIP code.

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TIP:

Do not remove a program while you are still offering it. Your program loses eligibility once you provide an end date. You can provide a date in the past, but not in the future. This prevents you from being cited for funding an ineligible program.

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Question 28: Contractual Arrangements

- Enter information about organizations or ineligible institutions that provide more than 25% of any of your programs.

- Question 28 requires a *Yes* or *No* answer. If you answer *Yes*, you must enter information about the ineligible institution(s) providing programs for your school.
 - You must enter the program name.
 - You must enter a complete address for the ineligible institution.
- To indicate that an organization or ineligible institution listed is no longer providing programs for your school, enter the date it ended in the *End Date* field.
- If you are a proprietary school, enter any owner of your institution who also owns or controls 25% or more of this ineligible institution in Question 28b.
- Question 28c also requires a *Yes* or *No* answer.

Section K

This section contains questions about your administrative capability and financial responsibility. This section is required for all schools, unless the purpose of your application is only to send updates to ED. Data from previous applications will not pre-populate in this section. You must acknowledge each item each time you submit a full application.

- If you do not answer *Yes* to any (or all) of the questions 59-68, you must enter an explanation in Question 69.
- Question 64 does not apply to foreign schools.

Section K also contains space for you to enter additional information about any question in the application in Question 69. If you cannot fit all of your additional comments in the designated space for Question 69, you may submit them in writing with your supporting documentation.

Section L

A signature page is required for all applications, unless your application purpose was to update data and the only fields you changed were phone numbers, fax numbers, or Internet addresses. The appropriate person in authority at your school must sign the printed signature page. ED can currently only accept the original paper copy of the signature page.

If the person whose name is listed in Question 10 (CEO/President/Chancellor) is the person signing the application, check the box and do not fill out the rest of the page. Otherwise, you must enter the name, job title, complete address, and phone number of the person who is signing the application.

NOTE: Unless your institution has a new CEO/President/Chancellor, or ED has prior permission from the person listed in Question 10 to allow another official to sign on his or her behalf, you must have the person listed in Question 10 sign the document.

Section M

- This section contains a list of the supporting paper documentation that you must send to ED. The documentation you are required to send is based on the application type and the school type.

TIP:

If you are using Internet Explorer, the "print" button on the bottom of the page of Section L will not work. You need to go to "file" and then select "print". The date signed must be entered before the application can be submitted. The date that you submit the application will display on the page.

- You must print out Section L and send it to ED (unless your application purpose was to update information and the only information changes was phone numbers, fax numbers, or Internet addresses.). You do not need to send a copy of the application.
- You must send a current letter of accreditation (unless you are a foreign school).
- You must send a valid state license or other written proof of state authorization (unless you are a foreign school or a public institution with additional locations only in your state).
- **Private non-profit institutions only:** You must send your 501(c)(3) designation letter from the IRS (unless ED already has a copy on record).
- **For-profit institutions only:** Your individual owners will print out on Section M. You must write in the SSN for each person in Section M (this may be on separate pages); submit all pages of Section M to ED along with the other required documents.
- You must send a copy of the approval from your accrediting agency for contracting a program if your institution contracts with ineligible institutions to provide more than 25% of any educational program.

Submitting the E-App

After you enter your data on the E-App, click on the *Submit Application* link from the Index page or click the *Submit the Application* option from any application page and click the *OK/Save Data* button.

The Application Submission form will be displayed.

- If there are any edit errors on the application or if data is missing from any required field(s), messages will display to indicate what changes are required with hot links to follow to access the appropriate section of the application directly.
- If there are no edit errors on the application and you have entered all required fields, a *Submit Application* button will be displayed.
 - Click on this button to submit the application.
 - A page will display with the message *Application has been submitted to the U.S. Department of Education*, verifying that the application has been submitted.

Application Status

You can check on the status of your application at any time. Click on the ***Application Status*** link (on the left hand side) from the [Index](#) page of the E-App to display information about the status of your application. You will need to log in to view the information.

TIP:

Print or save a copy of the application for your records, but **DO NOT** send a copy of the application to ED. To print a copy of the application, click on the ***Display Application*** link.

TIP:

Making Changes After You Submit the E-App

You can make changes to your E-App after you submit the application up until the reviewer actually begins to review the data on the application. Be sure to save your changes!

The application locks when the reviewer opens it. If you need to submit a new application for update, but cannot because your current application shows Review in Process, contact the [SPT](#) for the state in which your institution is primarily authorized to offer instruction.

APPENDIX D: E-APP PAGE NAVIGATION AND TIPS

Use the TAB key or your mouse to navigate from field to field on each page of the application. Do not use the ENTER key.

At the end of each page, you have three options to choose from after you enter data.

1. Check here if you are satisfied with your entries on this page. (This is the default option and used in most cases.)
2. Check here to perform the action selected below even if there are edit errors on this page. (Use this option if you do not currently have the information to clear an error. Remember, you must correct the error(s) before you submit the application.)
3. Check here if you do not want to update your data or start an application. (Use this option if you are only reviewing your application data and not making changes.)

When you click the *OK/Save Data* button, the system default is to display the next page of the application. However, if you have selected *Update Information* and selected only one reason from the pick-list, the appropriate section of the application will be displayed after you select *OK/Save Data*.

Other options that may be available for you to choose:

- Click the *Redisplay this Page* option if you would like to redisplay the page to see data displayed from ED's system (and you have not previously saved the information).
- Click the *Go to Section* option and enter the section you would like to skip to in the box next to it.
- Click the *Return to Index* option if you wish to select a different option from the Index.
- Click the *Submit the Application* option if you have finished entering data on the application and would like to proceed directly to the *Submit Application* page.

E-App Data Entry



Do NOT use any abbreviations in the E-App.

If you enter a change to an official's name anywhere in the form, check the box that says *For name changes, check here if this is a new person*, if this is the name of a different person. However, if you are just correcting a person's name (e.g., due to marriage, misspelling, etc.), do not check the box.



TIP:

If you are using Internet Explorer as your Web browser to complete the E-App, be aware of the following known issues:

- If you press the ENTER key, it is the same as clicking the *OK/Save Data* button.
 - If you make changes on a page and then click on a link to leave that page, the changes you made will be lost.
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Date Format

- Enter all dates in mm/dd/yyyy format. For example, enter January 15, 2011 as 1/15/2011.
- You must include all four digits of the year.
- You do not need to include the leading “0” on the month and day. You may write February 4, 2011 as 2/2/2011, rather than 02/02/2011.
- Slashes (/) must separate the month, day, and year.

Address Format

All entries that include an address must have a complete address, which includes a complete:

- Street Address
- City Name
- State
- Zip Code in Zip + 4 format, for all U.S. addresses*
- Postal Code and Country Name, for all foreign addresses
- Phone Number
- Email address
- The Fax Number field is optional.

* Visit the [U.S. Postal Service website](http://www.usps.com) and click on *Look up a Zip Code* to find the Zip + 4 for any U.S. address.

E-APP DATA EDITS:

The E-App uses JavaScript to check for dates, numeric, fixed-length fields, and any required entries.

A pop-up box with an alert will display to alert the user of potential errors. Be sure to read all alerts and correct any data, if needed. This will help avoid delays in processing your application.

TIP:

The E-App also performs additional edit checks each time the user clicks on the *OK/Save Data* button (at the end of each page). **Red text** displays at the top of the page to alert the user of errors. Depending on the size of your monitor, you may need to scroll up to view these very important messages. After you make any corrections, click on the *OK/Save Data* button again to save your changes. You should scroll up to the top of the page again to be sure that no red error messages remain.

APPENDIX E: COMMON ERRORS DISCOVERED IN THE INITIAL YEAR OF GAINFUL EMPLOYMENT REPORTING

SSN Conflicts

Description: Some institutions received “SSN Conflict” errors when reporting gainful employment data. As previously mentioned, this error occurs when an entity attempts to upload a record containing student identifiers that already exist on NSLDS. It is important that you do all you can to research and resolve SSN conflicts. This process will help ensure the accuracy of data contained within NSLDS.

Guidance: The first thing you should do when attempting to resolve SSN Conflict errors is to check your institution’s records, and ensure the data you are reporting is correct. If your records are correct, access the SSN Conflict page on NSLDS to see the data provider(s) who have reported on the SSN in question. You would then contact at least one of the data providers and attempt to resolve the conflict. Remember to document all efforts to resolve SSN conflicts to satisfy your requirement for reporting—certain SSN conflicts you will not be able to resolve, so it is important that you clearly document all steps taken to resolve the conflicts.

Reporting Only Completers

Description: Some institutions only reported data for students who completed GE Programs in particular award years. In order to evaluate GE Programs, ED requires information for all students enrolled in these programs—students who are enrolled, have withdrawn, or completed the program.

Guidance: Ensure that all students who attend—for any length of time—are reported on in each award year they attend. That is, at the end of each award year, which is June 30, be sure you have reported each student that was enrolled in the program, report their status as E for still enrolled, if the student withdrew report W, and for those that completed the program, report C. Be sure to include the end date for each student that is reported with a W or a C.

Programs Crossing Award Years

Description: Some institutions received errors for invalid dates, as they reported one record for a student enrolled in a program that crosses over award years. School academic calendar years have no relation to the award year used to report gainful employment records. An award year lasts from July 1–June 30, so if a student began the program June 28 of the first year, and completed June 28 of the

following year, they would have two records: an enrolled record for the first year, and a completed record for the second.

Guidance: Ensure that students have a record for each award year for which they were enrolled in the GE Program, no matter how short the time period was for that particular award year.

Enrolled in Another GE Program Fields

Description: Some institutions experienced difficulties understanding and reporting the “Enrolled in Another GE Program” fields.

Guidance: The “N” for neither is the option to use when you do not know the student’s enrollment activities after finishing your GE Program. While ED felt it would be useful to know if a student enrolled in another program at your institution or another, you are not required to track this information and may report the “N” when you have no knowledge of the student’s action

Institutional Financing/Tuition and Fees/Private Loan Reporting

Description: Some institutions had trouble reporting Institutional Financing, Tuition and Fees, and Private Loan amounts. Institutions also received errors for reporting these figures for students who were still enrolled in the program for the award year being reported—these should only be reported for students who have completed or withdrawn the program.

Guidance: For Institutional Financing, report the amount outstanding or owed by the student as of the day the student completed or withdrew from the program.

If you decide to report on tuition and fees for a student who stops participating in a program but then returns to the program, be sure to report the amount of tuition and fees the withdrawn or completed student accumulated for the entire program, not just the award year being reported on.

Private education loans issued to a student for attendance in the GE Program should be reported in the total amount the student received for attendance in the GE Program, not just the amount for that award year.

Medical or Dental Internship Field

Description: Some institutions reported “Y” for Medical or Dental Internships or Residencies by mistake. The intended use of this field is to identify students in professional programs that require internships or residencies to complete the program.

Guidance: Answer “Y” only for students who were reported with a Credential Level of 06 or 07 who require a Medical or Dental Internship or Residency to complete the program.