

# Gainful Employment: Interpreting the GE Completers List

November 18, 2015

# Agenda

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- Gainful Employment Introduction
- GE Process
- GE Completers List
- GE Completers List File Organization
- Requesting GE Completers List Report
- Challenging the GE Completers List Data

# Gainful Employment

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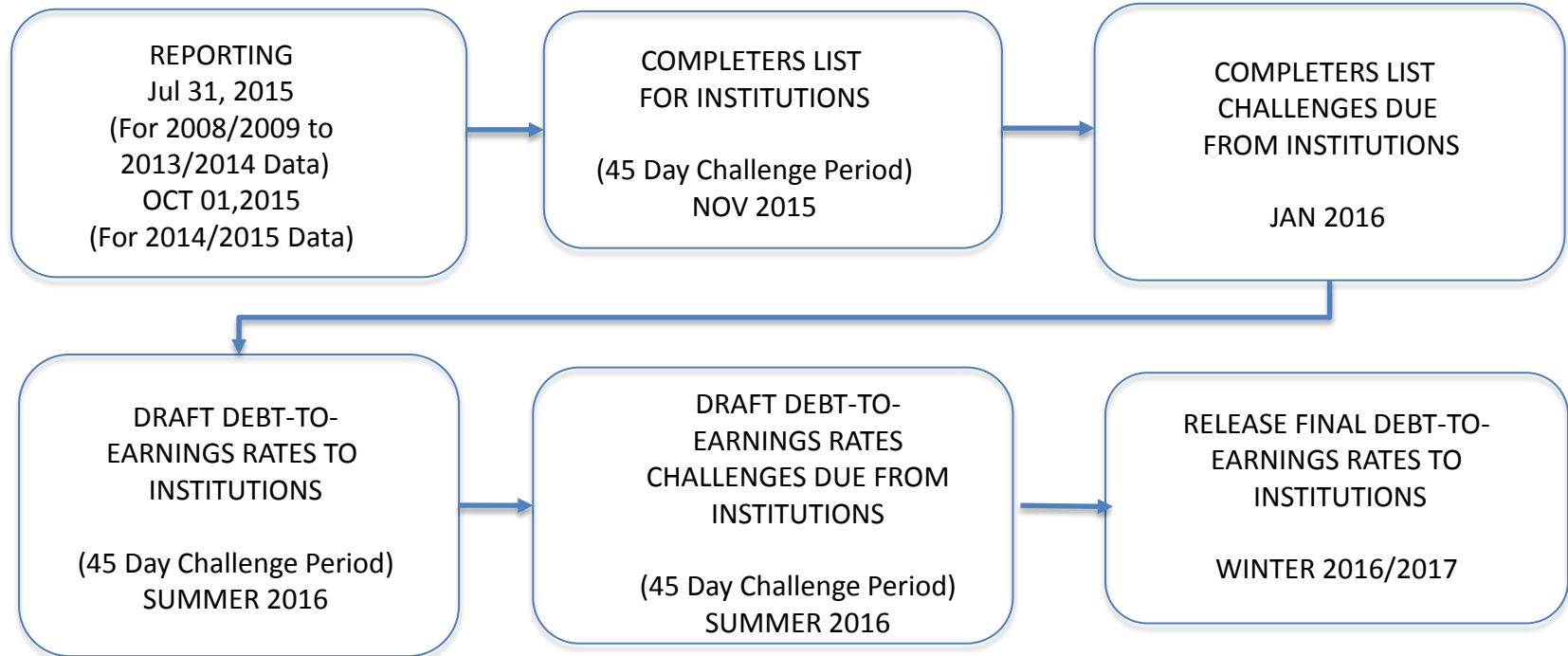
- Final Rule published October 31, 2014
- Effective Date is July 1, 2015
- Reporting
  - AY 08/09 – AY 13/14 due from schools by July 31, 2015
  - AY 14/15 due from schools by October 1, 2015
  - AY 15/16 due from schools by October 1, 2016
- Accountability metric
  - Debt-to-Earnings Annual
  - Debt-to-Earnings Discretionary
  - Transition Rates
- Disclosures (possible for January 2017)
  - pCDR
  - Other possibilities include Repayment Rates, Completion and Withdrawal Rates, and Median Loan Debt

# Gainful Employment

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- Program leads to Gainful Employment if:
  - Debt to earnings ratio is no more than 8% of average annual income or 20% of average discretionary income.
- For 2014-2015 calculation year:
  - 2-year cohort is comprised of students completing in 2010-2011 and 2011-2012 award years
  - 4-year cohort is comprised of students completing in 2008-2009, 2009-2010, 2010-2011, and 2011-2012 award years
- Three levels: passing, zone, and failing
- Program ineligible if it fails two of three consecutive years or if it fails or is in the zone for four consecutive years

# Debt-To-Earnings Timeline



# GE Process

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- Draft GE Completers List
- Draft GE Completers List Challenge
- Final GE Completers List
- Request Earnings Data from SSA by Program
- Draft GE Debt-to-Earnings Calculation
- Draft GE Debt-to-Earnings Challenge
- Final GE Debt-to-Earnings Calculation
- GE Alternate Earnings Appeal

# GE Completers List

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- What is a Completers List?
  - A list of the students who completed a GE Program during the cohort period as reported to NSLDS
- Completers List Use
  - Institutions review the completers list for accuracy
  - Obtaining the annual earnings from SSA
    - To calculate GE Debt-to-Earnings rates
    - For earnings for disclosures

# GE Completers List – Cohort Period

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- Students who completed a GE Program during the Cohort Period will appear on the GE Completers List
- Cohort Period
  - For 2014 – 2015 calculation year:
    - 2-year (2YP) cohort = students graduating in 2010-2011 and 2011-2012 award years
    - 4-year (4YP) cohort = students graduating in 2008-2009, 2009-2010, 2010-2011, and 2011-2012 award years
    - 2-year (2YP-R) cohort = students in medical/dental residency programs graduating in 2007-2008 and 2008-2009 award years

# GE Completers List - Exclusions

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- Students are excluded from both the numerator and denominator of the Debt-to-Earnings rates for the following reasons:
  - In School
  - In Military
  - Death
  - Disabled
  - SSA match limit
  - Subsequently completed higher credential program
- In school and/or in military exclusions are based on the calendar year (2014) of the earnings year from SSA

# Draft GE Completers List

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- Draft Completers List
  - Sent to institution's TG mailbox associated with the Batch Gainful Employment Notification Package
  - Delivered with message class: GECOMBOP
- File Layout for the GE Completers list is located in the [Gainful Employment User Guide](#) Appendix C

# Final GE Completers List

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- Final Completers List
  - Contains data from the Draft Completers List and any updates provided by FSA based on approved challenges
  - Sent to institution's TG mailbox associated with the Batch Gainful Employment Notification Package
  - Delivered with message class: GECOMBOP
  - File Layout for the GE Completers list is located in the [Gainful Employment User Guide](#) Appendix C

# GE Completers List (Draft and Final)

- Distributed through SAIG
  - Institutions should sign up for the Batch Gainful Employment Notification Package at the SAIG Enrollment Web site
    - <https://fsawebenroll.ed.gov>
  - Institutions must be signed up for Batch Gainful Employment Notification Package to receive the GE Completers List
  - If institutions are not signed up for the Batch Gainful Employment Notification Package, institutions will not receive the GE Completers List
    - If this occurs, institutions can request the GE Completers List Report on the NSLDSFAP Web site

# GE Completers List File Organization

# GE Completers List File

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- Consists of multiple record types
  - 1 File Header
  - 7 Detail Record Types
  - 1 File Trailer
- All files will have Header and Trailer
- Most files will have all 7 detail record types

# GE Completers List File

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- Header Record (Record type – 00)
  - Program Header Record (Record type – 05)
  - Program Student Record (Record type – 10)
  - Program GE Record (Record type – 15)
  - Program Student Enrollment in Earnings Year Record (Record type – 40)
  - Program Student Deferment in Earnings Year Record (Record type – 45)
  - Program Student in GE Attendance Earnings Year Record (Record type – 50)
  - Program Loan Holders Record (Record type – 55)
- Trailer Record (Record type – 99)

# GE Completers List File Layout

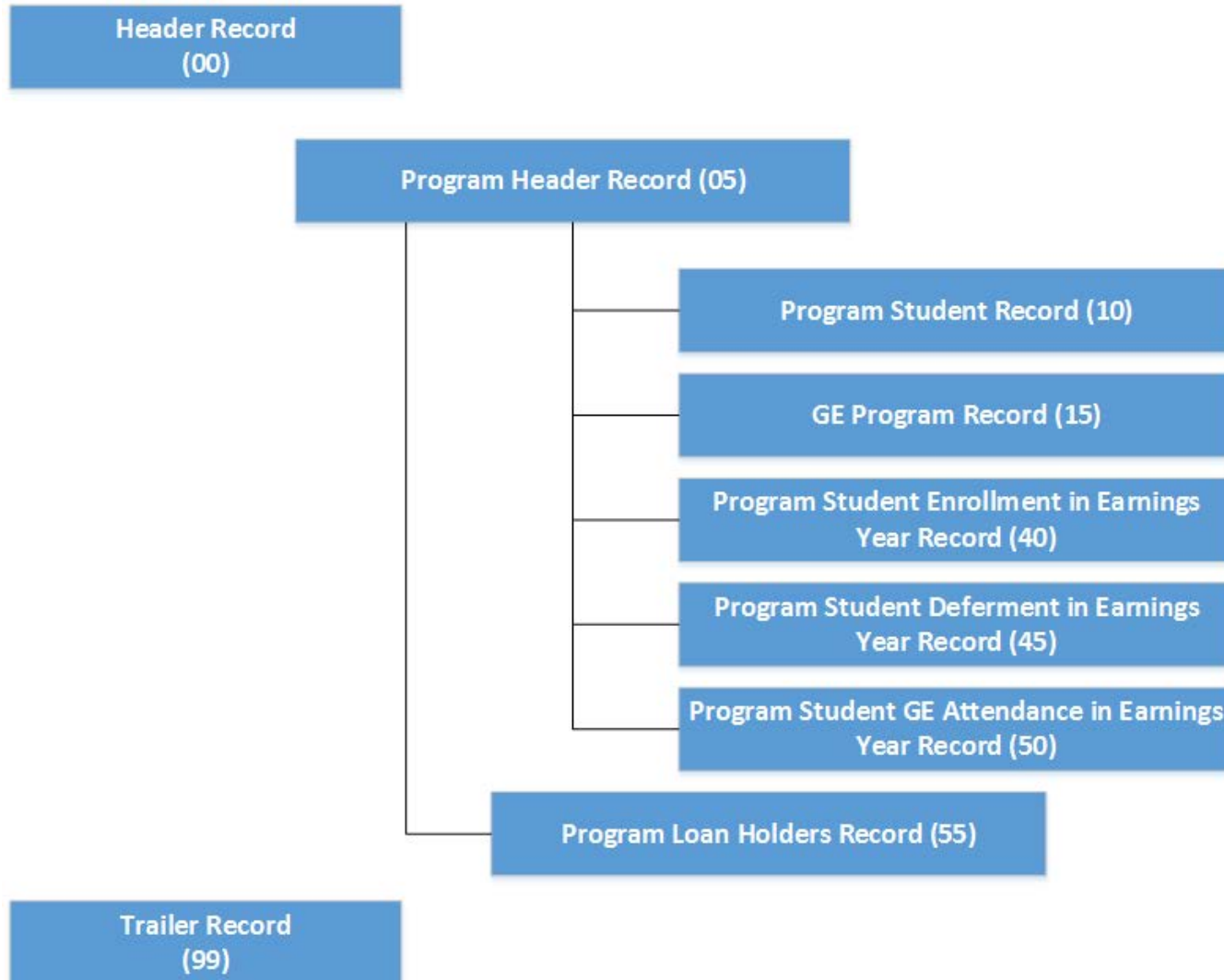
Position From	Position To	Field Name	Field Description	Field Format	Field Length
1	6	Institution Code (OPEID)	The six-digit OPEID code used to identify the institution	Character	6
7	31	Filler	Filler	Character	25
32	33	Record Type	Indicator used to identify the Header Record Record will be populated with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

# GE Completers List File

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- Beneath the File Header, the Completers List is organized by Program with the associated records beneath the Program header.

# GE Completers List File



# File Contents

```
067899 9999 00000000 00NORTH SOUTH UNIVERSITY
067899 2015010903012000072828105 Animal Health.
067899 201501090301200000001911000011 Y555110105LESLIE
067899 20150109030123300500031150001120095 0678992008 200903
067899 201501090301200005000114000011 067899 UNIVERSITY O
067899 201501090301200000001914500011 0678990020090901SFAE
067899 201501090301210005000115000011 010902COUNTY UNIVERSIT
067899 20150109030120000001011552800022BIRMINGHAM TRUST NATIONAL BANK
067899 2015010101012000000000105 AGRICULTURAL BUSINESS
067899 201501010101200000000011012345 2999001234JAMES
067899 201501010101200000000011512345A123Z 0678992012201320080515
067899 201501010101200000000014012345 064899 UNIVERISTY O
067899 201501010101200000000014512345 0678990020120815D0BEP
067899 201501010101200000000015012345 099867STATE UNIVERSITY
067899 20150101010120000000001552800022BIRMINGHAM TRUST NATIONAL BANK
067899 999999 00000000 99NORTH SOUTH UNIVERSITY
```

Record  
Type  
Indicator

# GE File Record Relationships

## Completers List Header Record – Type 00

OPE ID (6-digit)

Filler

Record Type

Institution Type

Institution Name

## Completers List Trailer Record – Type 99

OPE ID (6-digit)

Filler

Record Type

Institution Type

Institution Name

# GE Program Record Relationships

## Program Header Record – Type 05

OPEID (6-digit)

DMYR

CIP Code

Credential Level

Calculation Type

## Program Student Record – Type 10

OPEID (6-digit)

DMYR

CIP Code

Credential Level

Calculation Type

Student ID

## Program GE Record – Type 15

OPEID (6-digit)

DMYR

CIP Code

Credential Level

Calculation Type

Student ID

GE Program ID

## Program Student Enrollment in Earnings Year – Type 40

OPEID (6-digit)

DMYR

CIP Code

Credential Level

Calculation Type

Student ID

## Program Student Deferment in Earnings Year – Type 45

OPEID (6-digit)

DMYR

CIP Code

Credential Level

Calculation Type

Student ID

## Program Student GE Attendance in Earnings Year – Type 50

OPEID (6-digit)

DMYR

CIP Code

Credential Level

Calculation Type

Student ID

## Program Loan Holders – Type 55

OPEID (6-digit)

DMYR

CIP Code

Credential Level

Calculation Type

# Program Header Record

Institution Code (OPEID)	Filler	Debt Measure Year	CIP Code	Credential Level	Calculation Type	Calculation Line Number	Line Revision Indicator	Record Type	Program Name	Medical or Dental Internship of Residency	Calculation Date	Borrower Count for 2 Year Period	Borrower Count Included in Calculation	Rate Evaluation Period	Rate Evaluation Period Start Year	Rate Evaluation Period End Year	Debt To Earnings Annual Numerator	Debt To Earnings Annual Denominator
067899		2015	010101	01	2	000000077	1	05	M	20161231	000000100	000000049	4	2006	2009	000000000	000000000	

Debt To Earnings Annual Rate (Two Decimals)	Debt To Earnings Annual Pass/Fail	Debt to Earnings with Discretionary Income Numerator	Debt to Earnings with Discretionary Income Denominator	Debt to Earnings with Discretionary Income Rate (Two Decimals)	Debt to Earnings with Discretionary Income Pass/Fail	Median SSA Earnings Amount	Mean SSA Earnings Amount	Transitional Debt-to-Earnings Annual Numerator	Transitional Debt-to-Earnings Annual Rate (Two Decimals)	Transitional Debt-to-Earnings Annual Pass/Fail	Transitional Debt-to-Earnings with Discretionary Income Numerator	Transitional Debt-to-Earnings with Discretionary Income Rate (Two Decimals)	Transitional Debt-to-Earnings with Discretionary Income Pass/Fail
0000		000000000	000000000	00000		000000000	000000000	000000000	0000		000000000	0000	

# Program Student Record

Institution Code (OPEID)	Filler	Debt Measure Year	CIP Code	Credential Level	Calculation Type	Calculation Line Number	Line Revision Indicator	Record Type	Student ID	Filler	Filler	Filler	Qualifying Evaluation Period	Student Social Security Number	Student First Name
067899		2015	010101	01	2	00000007	1	10	10ABP				2	966010046	JIMMY

Student Middle Name	Student Last Name	Student Date of Birth	Excluded - From Rate Indicator	Excluded - In School Indicator	Excluded - In Military Indicator	Excluded - Death or Disabled Indicator	Excluded - Completed Higher Credential Program	Excluded - SSA match limit	Excluded - DCAS	Filler	Default Flag	Filler	Debt Amount	Private Loans Amount	Institutional Debt	Title IV Loan Amount	Filler
EARL	SMIT	19660721	Y	Y	N	N	N	N	N				00000000	00000000	00000000	00000000	

# Program GE Record

Institution Code (OPEID)	067899	Filler	2015	Debt Measure Year	010101	CIP Code	01	Credential Level	2	Calculation Type	000000003	Line Revision Number	1	Record Type	15	Student ID	10ABP	GE Record ID	0AABN	Filler		Filler		GE Record Institution Code (OPEID)	067899	Award Year	20072008	Program Attendance Begin Date	20070701	Program Attendance Begin Date for this Award Year	20070701
Program Attendance Status During Award Year	G	Private Loans Amount	001000	Institutional Debt	002000	Title IV Loan Amount	000000000	Tuition and Fees Amount	003001	Debt Amount	000000000	Debt Amount Source Indicator	010101	Reported under CIP	01	Reported under CIP	000012	Length of GE Program	M	Length of GE Program Measurement	F	Enrollment Status as of the 1st Day of Enrollment in Program	000123	Allowance for Books, Supplies, and Equipment		Filler					

# Program Student Enrollment in Earnings Year Record

Institution Code (OPEID)	Filler	Debt Measure Year	CIP Code	Credential Level	Calculation Type	Calculation Line Number	Line Revision Indicator	Record Type	Student ID	Filler	Filler	Filler
067899		2015	010101	01	2	000000243	1	40	10ABP			

In-School OPEID	In-School School Name	Enrollment Status	Enrollment Status Date	Enrollment Certification Date	Filler
067899	NORTH SOUTH UNIVERSITY	F	20110101	20110216	

# Program Student Deferment in Earnings Year Record

Institution Code (OPEID)	Filler	Debt Measure Year	CIP Code	Credential Level	Calculation Type	Calculation Line Number	Line Revision Indicator	Record Type	Student ID	Filler	Filler	Filler	Loan School Location Code	Loan Date
067899		2015	010101	01	2	000000209	1	45	10ABP				067899	20110101

Loan Type	Indicator of Separate Loan	Excluded - Deferment Type	Excluded - Deferment Start Date	Excluded - Loan Status	Excluded - Loan Status Date	Filler	Current Lender Servicer	Current Lender	Current GA/ED Servicer	Data Provider External ID/Award ID	Filler	
SF	A		00000000	IA	20110101	N		700191	813979	731	0000000015A0000000030	

# Program Student in GE Attendance Earnings Year Record

Institution Code (OPEID)	Debt Measure Year	CIP Code	Credentialed Level	Calculation Type	Calculation Line Number	Line Revision Indicator	Record Type	Student ID	Institution Code of Other Program
067899	2015	010101	01	2	000000233	1	50	10ABP	067890
Institution Name of Other Program	CIP of Other Program	Credentialed Level of Other Program	Program Attendance Begin Date of Other Program	Program Attendance Status Date of Other Program	Filler	Institution Code of Other Program	Record Type	Student ID	Institution Code of Other Program
CAREER UNIVERSITY	010101	01	20100701	20110101					

# Program Loan Holders Record

Institution Code (OPEID)	Filler	Debt Measure Year	CIP Code	Credential Level	Calculation Type	Calculation Line Number	Line Revision Indicator	Record Type	Holder Type	Holder Code	Holder Name
067899		2015	010101	01	2	000000351	1	55	2	900123	BANK OF STUDENT LOANS

Holder Street Address	Holder City	Holder State	Holder Zip	Holder Phone	Holder Email	Filler
123 SW FEDERAL PARKWAY	SPRINGFIELD	DC	123456789	7778889999	email@bank.com	

# Requesting GE Completers List Report

# Requesting GE Completers List Report



- Menu
- Aid
- Enroll
- Org
- Report
- Tran



[Report List](#) | [Web Report List](#)

FSA ID: NSL.SCTST2.FSA logged on as: TEST USER from [NORTH SOUTH UNIVERSITY](#) / TG54560 / SCTST2





## Report List

Search Report ID:

	Report ID	Names	Log Page
<a href="#">1</a>	DELQ01	DELINQUENT BORROWER REPORT	
<a href="#">2</a>	DER001	DATE ENTERED REPAYMENT REPORT	
<a href="#">3</a>	DRC015	24 MONTH REPAYMENT INFO LOAN DETAIL	
<a href="#">4</a>	DRC016	36 MONTH REPAYMENT INFO LOAN DETAIL	
<a href="#">5</a>	DRC035	SCHOOL COHORT DEFAULT RATE HIST RPT	
<a href="#">6</a>	FAT001	REQUEST FOR FINANCIAL AID HISTORY	
<a href="#">7</a>	GENEX1	GE DATA EXTRACT FILE	
<a href="#">8</a>	GEPC1	GE COMPLETERS LIST	
<a href="#">9</a>	OVP001	SCHOOL OVERPAYMENT REPORT	
<a href="#">10</a>			

# Requesting GE Completers List Report

- To request an ad-hoc report click on the corresponding active bullet number to the left of the Report ID column

	Report ID	Names	Log Page
<a href="#">1</a>	DELQ01	DELINQUENT BORROWER REPORT	
<a href="#">2</a>			
<a href="#">3</a>			
<a href="#">4</a>			
<a href="#">5</a>			
<a href="#">6</a>			
<a href="#">7</a>	GENEX1	GE DATA EXTRACT FILE	
<a href="#">8</a>	GEPDC1	GE COMPLETERS LIST	
<a href="#">9</a>	OVP001	SCHOOL OVERPAYMENT REPORT	

# Requesting GE Completers List Report

- *Select File Format, Output Results, then Submit*

**Federal Student Aid** National Student Loan Data System (NSLDS)  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

NSLDS Menu Aid Enroll Org Report Tran

Report List | Web Report List

FSA ID: NSL.SCTST2.FSA logged on as: TEST USER from [NORTH SOUTH UNIVERSITY](#) / TG54560 / SCTST2

ID: [GEPDC1](#) Type: Extract  
Name: GE COMPLETERS LIST

Return to Report List Go to Report Log

### Report Parameters

School Code:	067899
File Format:	--Select--
Output Results:	--Select-- Multiple Files Single File
Sort By:	Top Code/Credential Level
Output Medium:	SAIG

Submit

School Code:	067899
File Format:	--Select--
Output Results:	--Select--
Sort By:	--Select-- Backup Details Summary Level/Condensed
Output Medium:	Summary Level/Condensed

# Requesting GE Completers List Report

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- School users who select the Single File option will receive the Completers List for all GE programs for the institution during the current Calculation Year in a single file
- School users who select the Multiple Files option will receive backup data for each GE program for the institution during the current Calculation Year in separate files.

# Requesting GE Completers List Report

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- When selecting backup details, the output will include the following records:
  - Header Record (Record type – 00)
    - Program Header Record (Record type – 05)
    - Program Student Record (Record type – 10)
    - Program GE Record (Record type – 15)
    - Program Student Enrollment in Earnings Year Record (Record type – 40)
    - Program Student Deferment in Earnings Year Record (Record type – 45)
    - Program Student in GE Attendance Earnings Year Record (Record type – 50)
    - Program Loan Holders Record (Record type – 55)
  - Trailer Record (Record type – 99)

# Requesting GE Completers List Report

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- When selecting summary level / condensed, the output will include the following records:
  - Header Record (Record type – 00)
    - Program Header Record (Record type – 05)
    - Program Student Record (Record type – 10)
    - Program GE Record (Record type – 15)
  - Trailer Record (Record type – 99)

# Requesting GE Completers List Report

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- The GE Completers List Report will produce the GE completers reported to NSLDS that relate to the portion (draft or final) of the GE Calculation Cycle that is occurring at the time of the request.

# Requesting GE Completers List Report

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- GE Completers List
  - Sent to the TG mailbox associated with the user that made the report request
  - Delivered with message class:
    - Summary Level/Condensed : GECOMSOP
    - Backup Detail : GECOMPOP
- File Layout for the GE Completers List Report is located in the [Gainful Employment User Guide](#) Appendix B.3

# Challenging the GE Completers List Data

# Challenges

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For additional information regarding the Completers List challenge process please attend the *How to Submit a Challenge to the GE Completers List* webinar

- When: November 19, 2015
- Time: 1:30 PM Eastern Standard Time

# QUESTIONS?

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Gainful Employment Information Page:

<http://www.ifap.ed.gov/GainfulEmploymentInfo/indexV2.html>

# NSLDS Contact Information

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## Customer Support Center:

- Phone: 1-800-999-8219
- Toll: 785-838-2141
- Fax: 785-838-2154
- Web: [www.nslidsfap.ed.gov](http://www.nslidsfap.ed.gov)
- E-mail: [nslids@ed.gov](mailto:nslids@ed.gov)