



UNITED STATES DEPARTMENT OF EDUCATION

Office of Postsecondary Education (OPE)

Gainful Employment Disclosure Template Quick Start Guide

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1 Introduction

The purpose of this guide is to provide assistance with using the U.S. Department of Education's gainful employment disclosure template at <https://ope.ed.gov/gainfulemployment/> to configure and host a customized web page on the institution's website that meets the gainful employment disclosure requirements.

As part of the Gainful Employment final regulations published in the Federal Register on October 31, 2014 (79 FR 64890), as corrected on December 4, 2014 (79 FR 71957) (Final Regulations), disclosure requirements with which institutions must comply beginning January 1, 2017 have been established in 34 CFR 668.412. Under the current disclosure requirements, an institution must provide current and prospective students with information about each of its programs that prepares students for gainful employment in a recognized occupation (GE programs) using a disclosure template provided by the Secretary.

Generally, GE Programs include:

- **At public and private not-for-profit institutions:** Title IV-eligible non-degree programs (e.g., certificate and diploma programs).
- **At for-profit institutions:** All Title-IV eligible instructional programs, degree and non-degree.

The disclosure of information about a gainful employment program on the institution's Web site will provide useful information to prospective students and their families. The intent of the provisions in 34 CFR 668.412 is to enable students to make an informed choice about a gainful employment program by making the disclosures clear, timely, meaningful, and comparable. These disclosures will allow students to easily view the amount of student indebtedness incurred by students who completed the gainful employment program, the average costs of attending the program, percent of students completing the program within normal time, and job placement rates.

To assist institutions in meeting their disclosure obligation, ED designed and developed a Gainful Employment Disclosure Template (GEDT) for use by all Title IV postsecondary institutions and eligible programs. The purpose of the template is to ensure the required data is disclosed to prospective students in a consistent and consumer-friendly format. The GEDT allows institutions to quickly and easily create a web page containing the required gainful employment disclosure information for each of their eligible educational programs.

To use the template, institutions must enter the required data for each GE Program into the application's online data entry form. An HTML output file containing the required information will then be generated for posting on the educational program's homepage.

Institutions must update their GE program disclosure information annually. They must make it prominently available in their promotional materials and make it prominent, readily accessible, clear, conspicuous, and directly available on any Web page containing academic, cost, financial aid, or admissions information about the GE program.

! Critical Information - An institution that offers a GE program in more than one program length must publish a separate disclosure template for each length of the program. Similarly, an institution that offers a GE program in more than one location or format (e.g., full-time, part-time, accelerated) may publish a separate disclosure template for each location or format if doing so would result in clearer disclosures.

Additional information related to the GE regulations is available on ED's Gainful Employment Information Page (<https://ifap.ed.gov/GainfulEmploymentInfo/indexV2.html>). This page includes published regulations and Federal Register notices, answers to frequently asked questions, and guidelines for determining which educational programs are subject to the gainful employment regulations.

1.1 Changes in 2018

This Quick Start Guide reflects the current requirements for the GEDT, however modifications from the 2017 disclosure requirements are outlined below:

- Institutions are no longer required to provide room and board charges.
- The unsubsidized interest rate will be prefilled based on the selected credential level.
- Institutions will not be required to report median earnings data this year.
- Institutions must still disclose whether a program has failed the debt-to-earnings (D/E) rates measure within 30 days of receiving a GE program's final D/E rates from the Department. Once an institution has indicated that a warning is required on the disclosure template input, the output screen will be prepopulated with the student warnings required under §668.410 of the Final Regulations.
- Institutions will be permitted to add more than one accreditor job placement rate.
- The format for reporting licensure requirements was changed; and "Foreign Country" was added to the list of States.

A complete list of input elements is available in [**1.2 Gainful Employment Disclosure Process Overview**](#).

1.2 Gainful Employment Disclosure Process Overview

ED's GEDT provides two options for creating the necessary disclosure file for use on the institution's website:

1. **Template:** This option will guide users through a simple step-by-step process for entering the information required for the GE program disclosure. This template only allows users to enter information for one GE program at a time.
2. **Bulk Upload Tool:** This option requires users to input their data in a text document and upload it to the website. This tool can be used to produce an output file for one or more programs at a time, as described in Chapter 3 – Bulk data File Upload Tool.

ED's GEDT is comprised of two components for both of the options referenced above. They include:

1. **Data Entry:** Institutions input the required information into the online data entry form or the bulk upload tool data file. The disclosure must be completed for each program subject to the gainful employment regulations. The information that is entered by institutions will not be collected and saved by ED. This includes the following information for each of the institution's GE Programs:

Section	Input Requirements
Institution OPE ID	• The institution's 6-digit Department of Education assigned OPE ID.
Program Information	• The 6-digit Classification of Instructional Program (CIP) code for the GE Program; • The institution's name for the program (if different from the CIP Program Name); • The credential level for the program; • The normal time to complete the program, as published in the institutional catalog or other publications; and • The occupations for which the program prepares students.
Cost	• The in-state tuition and fees the institution charges a student for completing the program within normal time; • The out-of-state tuition and fees the institution charges a student for completing the program within normal time (if applicable); • The typical costs for books and supplies for a student for completing the program within normal time; • Any additional fees or expenses (optional); and • The URL for other program cost information available on the institution's website pursuant to Sec. 668.43(a).
Completion	• The number of students who first enrolled in the program version between July 1 and June 30 of the specified years; and • Of the students who began enrollment in the specified award year, those that completed the program version within normal time.

Section	Input Requirements
Debt	• The median loan debt incurred by Title IV students who completed the program; • The applicable interest rate used by the Department of Education to amortize the median loan debt for the program (pre-filled based on credential level);
Performance	• The program's most recently issued debt-to-earnings rates measure determination.
Job Placement	• The job placement rate for students completing the program as reported to the institution's accrediting agency and/or state (if applicable).
Licensure Requirements	• The states that require licensure for the program's target occupation and whether the program satisfies all educational prerequisites.

☒ **Tip -** No information is saved or retained online when using either the template or bulk upload tool. Institutions may wish to use the screenshots in this Quick Start Guide to view the screens and prepare the necessary data before completing the GEDT data entry form.

2. Output File: Based on the data entered by the institution, a customized HTML file is generated for use on the institution's website. This output file contains the required information to be disclosed for the relevant GE Program, as input by the institution. It is presented in a consistent, consumer-friendly format and displays the following information:

- Percent of students graduating on time
- Program Costs
- Median debt of borrowers
- Typical monthly loan payment
- State/Accreditor job placement rates
- Fields that employ program graduates
- Licensure requirements

In addition to the HTML version of the disclosure, an additional print version will be downloaded in order for students to print the posted disclosures and for use in promotional materials.

! Critical Information - If the HTML code within the output files is modified in any way, please be aware that the institution will no longer be in compliance with the GE Program regulatory requirements.

1.3 Section 508 Compliance

ED's GEDT complies with Section 508 of the *Rehabilitation Act of 1973*, as amended (29 U.S.C. § 794d). The current amendment went into effect June 21, 2001 and requires Federal agencies make their electronic and information technology accessible to people with disabilities. The GEDT was designed to fully integrate with any additional adaptive equipment or software that may be required.

1.4 Browser Compatibility

The GEDT is designed to work with Internet Explorer 10.0 and above, Mozilla Firefox 42.0 and above, and Chrome 46.0 and above.

1.5 JavaScript

In order to use the GEDT data entry form, you must have JavaScript enabled in your browser. Instructions for this process are available for three browsers: Internet Explorer, Mozilla Firefox, and Google Chrome.

Internet Explorer

To enable JavaScript in **Internet Explorer**, please follow the instructions below:

1. Click the **Tools** menu.
2. Select **Internet Options**.
3. Click the **Security** tab.
4. Click the **Custom Level** button.
5. Scroll down until you see the “Scripting” section.
6. Select the “Enable” radio button under “Active Scripting.”
7. Click the **OK** button.

Mozilla Firefox

To enable JavaScript in **Mozilla Firefox**, please follow the instructions below:

1. Click the **Tools** drop-down menu.
2. Select **Options**.
3. Check the boxes next to Block pop-up windows, Load images automatically, and **Enable JavaScript**.
4. **Refresh your browser** by right-clicking anywhere on the page and selecting Reload, or by using the Reload button in the toolbar.

Google Chrome

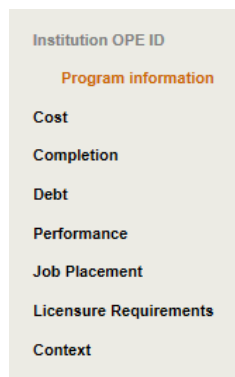
To enable JavaScript in **Google Chrome**, please follow the instructions below:

1. On the "Settings" page, click the **Show advanced settings**.
2. Click the **Chrome** menu icon on the browser toolbar.
3. Select Allow all sites to run **JavaScript** (recommended) in the "**JavaScript**" section.

1.6 Hints and Tips

Below are some helpful hints and tips for completing the GEDT. Detailed tips relating to specific functions within the application can be found in the corresponding sections of this guide.

- For assistance with any questions or problems related to system usage, refer to the GEDT Help Desk contact information located at the top of the screen. The Help Desk for this template is available Monday through Friday from 9:00 a.m. to 5:00 p.m. EST and may be reached toll-free at 1-855-359-3697 or at gedt@inovas.net.
- Use the  button at the top right of the screen to access additional information and resources.
- When applicable, you may click  Previous to return to the previous page and review earlier responses.
- As you move through the template, a progress bar will display the current screen in orange.



Continue to Chapter 2: Using the Gainful Employment Disclosure Template to use the Template; Or to Chapter 3: Using the Bulk Data File Upload Tool to use the Bulk Upload Tool.

2 Using the GE Template

This chapter contains detailed instructions for completing the GEDT at <https://ope.ed.gov/gainfulemployment/>.

2.1 Institution OPE ID

The GEDT website opens to the **Institution OPE ID** screen. To begin, enter the institution's 6-digit ED assigned OPE ID:

Gainful Employment Program Disclosure Template

For Help Call 855-359-3697 gedt@inovas.net

Institution OPE ID

The 2018 template is to be used to meet the gainful employment disclosure requirements as required by the regulations at 34 CFR 668.412(a).

Enter the information requested for each program at your institution subject to the gainful employment regulations. Generally, gainful employment programs include:

- **At public and private not-for-profit institutions:**
Title IV-eligible non-degree programs (e.g., certificate and diploma programs).
- **At for-profit institutions:**
All Title IV-eligible instructional programs, degree and non-degree.

Enter the institution's 6-digit Department of Education assigned OPE ID:

000999

[Example College](#)

Next →

The OPE ID will be used to look up the institution name as reported to Federal Student Aid (FSA). Once the OPE ID has been provided, click **Next →** to continue.

2.2 Program Information

On the **Program Information** screen, provide information about the specific GE program you are disclosing. The initial screen is shown below:

The screenshot shows the 'Gainful Employment Program Disclosure Template' interface. At the top, there's a dark header with the title 'Gainful Employment Program Disclosure Template' and a 'HELP' button. Below the header, the 'Institution OPE ID' is set to 'Example College (000999)'. A sidebar on the left lists various disclosure categories: Program information, Cost, Completion, Debt, Earnings, Performance, Job Placement, Licensure Requirements, and Context. The 'Program information' section is active, showing instructions to enter a 6-digit CIP code. A text input field is empty, with a 'Search CIP' button next to it. Below this, there's a field for the institution's name and a dropdown menu for the credential level. At the bottom, there's a field for the program completion time in weeks, months, or years, with radio buttons for each unit. Navigation buttons 'Previous' and 'Next' are at the bottom of the form.

Step 1 – CIP Code

First, enter the 6-digit Classification of Instructional Program (CIP) code for the gainful employment program for which data are being provided.

This close-up shows the CIP code input section. It includes the same instructions as the main form: 'Enter the U.S. Department of Education 6-digit Classification of Instructional Program (CIP) code for the gainful employment program (e.g., 11.0101); or enter a partial CIP code (two or more digits) and click "Search CIP" to browse a list of potential 6-digit matches:'. The text input field now contains '11.0101', and the 'Search CIP' button is visible. Below the input field, the 'Program Name' is displayed as 'Computer and Information Sciences, General'.

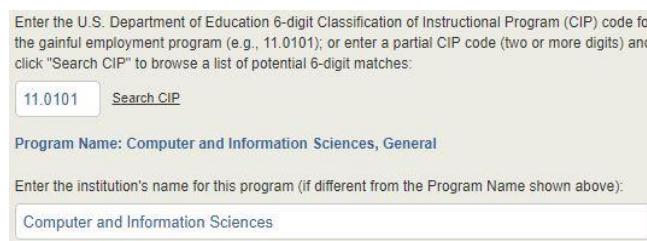
If needed, click the “Search CIP” link to search by partial CIP code and browse a list of potential matches, as shown below. Select a program name from the list to insert it into the CIP code field.



Enter CIP: 11.

- [11.0101 Computer and Information Sciences, General](#)
- [11.0102 Artificial Intelligence](#)
- [11.0103 Information Technology](#)
- [11.0104 Informatics](#)
- [11.0199 Computer and Information Sciences, Other](#)
- [11.0201 Computer Programming/Programmer, General](#)
- [11.0202 Computer Programming, Specific Applications](#)
- [11.0203 Computer Programming, Vendor/Product Certification](#)
- [11.0299 Computer Programming, Other](#)
- [11.0301 Data Processing and Data Processing Technology/Technician](#)
- [11.0401 Information Science/Studies](#)
- [11.0501 Computer Systems Analysis/Analyst](#)

If the official name of the program at the institution differs from the CIP program name, enter the institution’s name for the program in the designated text box.



Enter the U.S. Department of Education 6-digit Classification of Instructional Program (CIP) code for the gainful employment program (e.g., 11.0101); or enter a partial CIP code (two or more digits) and click “Search CIP” to browse a list of potential 6-digit matches:

11.0101 [Search CIP](#)

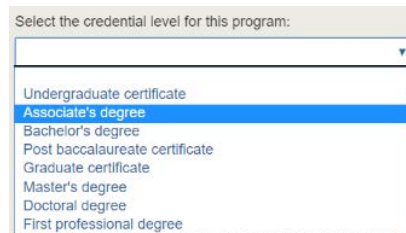
Program Name: Computer and Information Sciences, General

Enter the institution’s name for this program (if different from the Program Name shown above):

Computer and Information Sciences

Step 2 – Credential Level

Next, select the credential level for this program from the drop-down menu provided. Options include Undergraduate certificate, Associate’s degree, Bachelor’s degree, Post-baccalaureate certificate, Graduate certificate, Master’s degree, Doctoral degree, and First professional degree.



Select the credential level for this program:

- Undergraduate certificate
- Associate's degree**
- Bachelor's degree
- Post baccalaureate certificate
- Graduate certificate
- Master's degree
- Doctoral degree
- First professional degree

Step 3 – Program Length

Then, enter the normal time to complete the program as published in your institutional catalog or other publications. Enter the numerical value in the field provided, then select either weeks, months, or years.

Enter the normal time to complete the program (in whole numbers) as published in your institutional catalog or other publications:

2 ☐ weeks ☐ months ☒ years

Step 4 – SOC Codes

Once a CIP code is provided and verified, an additional section is displayed for providing the “Occupations for which this program prepares students”.

Gainful Employment Program Disclosure Template

HELP

For Help Call 855-359-3697 gedt@inovas.net

Institution OPE ID

Example College (000999)

Program information

Cost

Completion

Debt

Performance

Job Placement

Licensure Requirements

Context

Enter the U.S. Department of Education 6-digit Classification of Instructional Program (CIP) code for the gainful employment program (e.g., 11.0101); or enter a partial CIP code (two or more digits) and click "Search CIP" to browse a list of potential 6-digit matches:

11.0101 Search CIP

Program Name: Computer and Information Sciences, General

Enter the institution's name for this program (if different from the Program Name shown above):

Computer and Information Sciences

Select the credential level for this program:

Associate's degree

Enter the normal time to complete the program (in whole numbers) as published in your institutional catalog or other publications:

3 ☐ weeks ☐ months ☒ years

Occupations for which this program prepares students. (8 occupation(s) selected)

Click on the link above to choose from a list of Standard Occupation Classification (SOC) codes commonly associated with this program's CIP code. If this program prepares students for an occupation not listed, [click here](#) to enter the name and SOC code of the occupation for which this program prepares students (e.g., 15-1121.00).

Previous Next

Click on the link to choose from a list of Standard Occupation Classification (SOC) codes commonly associated with this program's CIP code. Check all that apply and click the save icon (💾), or close the window to enter a custom SOC code.



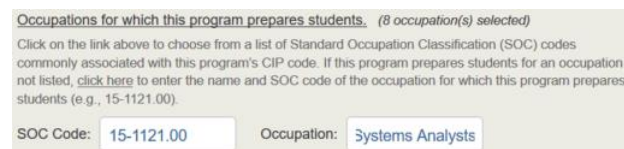
Select related occupations

Check all | Uncheck all

- ☒ Computer and Information Systems Managers
- ☒ Computer and Information Research Scientists
- ☐ Informatics Nurse Specialists
- ☒ Database Administrators
- ☒ Network and Computer Systems Administrators
- ☒ Computer Network Architects
- ☐ Telecommunications Engineering Specialists
- ☒ Software Quality Assurance Engineers and Testers
- ☒ Web Administrators
- ☒ Computer Science Teachers, Postsecondary

To provide a custom SOC code for an occupation not on the list provided, choose the “click here” link and enter the SOC code and occupation for which the program prepares students in the correct format, as shown below. The custom SOC code will be verified upon entry.

! Critical Information - Only enter a custom SOC code if there are no SOC codes commonly associated with this program's CIP code.



Occupations for which this program prepares students. (8 occupation(s) selected)

Click on the link above to choose from a list of Standard Occupation Classification (SOC) codes commonly associated with this program's CIP code. If this program prepares students for an occupation not listed, [click here](#) to enter the name and SOC code of the occupation for which this program prepares students (e.g., 15-1121.00).

SOC Code: Occupation:

At least one related occupation must be selected or provided in order to continue.

Tip - The on-screen text provides valuable information regarding what data to include and/or exclude. The OPE ID, CIP code, and SOC code identify the institution, the selected GE Program, and the relevant occupations for which this program prepares students. Therefore, it is important to verify that complete and correct information for the institution's selected GE Program has been entered.

Once all entries on this screen have been reviewed, click **Next →** to continue.

2.3 Cost

On the **Cost** screen, provide the published current or projected costs for the entire length of the program assuming normal time to completion.

Gainful Employment Program Disclosure Template

HELP

For Help Call 855-359-3697 gedt@inovas.net

Institution OPE ID

Program information

Cost

Completion

Debt

Performance

Job Placement

Licensure Requirements

Context

Example College (000999)

Program Name: Computer and Information Sciences

Program Length: 3 years

Provide the current or future projected costs for the entire length of the program assuming normal time to completion. (Program Length: 5 weeks)

Enter the total **in-state** tuition and required fees for the entire program, assuming normal time to completion:

Enter the total **out-of-state** tuition and required fees for the entire program, assuming normal time to completion:

☐ Check here if your institution offers only one tuition rate.

Enter the total estimated costs for books and supplies for the entire program, assuming normal time to completion:

Enter any fees or expenses that students have in addition to those already entered for tuition and required fees and books and supplies (e.g., room and board, optional equipment, parking permits, etc.):

Enter the website URL for other program cost information available on your institution's website pursuant to Sec. 668.43(a):

← Previous

Next →

Step 1 – Tuition and Fees

First, enter the total in-state and out-of-state tuition and required fees and the total estimated books and supplies in whole dollars.

Enter the total **in-state** tuition and required fees for the entire program, assuming normal time to completion:

11090

Enter the total **out-of-state** tuition and required fees for the entire program, assuming normal time to completion:

13090

☐ Check here if your institution offers only one tuition rate.

If the institution only offers one tuition rate, check the designated box and provide the tuition and required fees in the first box.

Enter the total tuition and required fees for the entire program, assuming normal time to completion:

11090

☒ Check here if your institution offers only one tuition rate.

Step 2 – Books and Supplies

Next, enter the total estimated costs for books and supplies in whole dollars.

Enter the total estimated costs for books and supplies for the entire program, assuming normal time to completion:

1020

Step 3 – Other Costs

Then, enter any additional fees or expenses other than those entered above. A maximum of 2,000 characters is allowed.

Enter any fees or expenses that students have in addition to those already entered for tuition and required fees and books and supplies (e.g., room and board, optional equipment, parking permits, etc.):

Step 4 – URL for Other Program Cost Information

Finally, provide the URL for other program cost information available on the institution's website pursuant to Sec. 668.43(a).

Enter the website URL for other program cost information available on your institution's website pursuant to Sec. 668.43(a):

<http://www.examplecollege.edu/disclosures>

Once all entries on this screen have been reviewed, click **Next →** to continue.

2.4 Completion

On the **Completion** screen, enter the number of students who received Title IV aid at any point for attendance in the program that began enrollment in a certain time frame; and the number who completed the program on time. The enrollment cohort will differ based on the previously entered program length, as outlined below:

- For programs up to one year, enter the number of students (both full-time and part-time) who began enrollment in the program between July 1, 2015 and June 30, 2016, who received Title IV aid at any point for attendance in the program.
- For programs greater than one year but no more than two years, enter the number of students (both full-time and part-time) who began enrollment in the program between July 1, 2014 and June 30, 2015, who received Title IV aid at any point for attendance in the program.
- For programs greater than two years but no more than three years, enter the number of students (both full-time and part-time) who began enrollment in the program between July 1, 2013 and June 30, 2014, who received Title IV aid at any point for attendance in the program.
- For programs greater than three years but no more than 4 years, enter the number of students (both full-time and part-time) who began enrollment in the program between July 1, 2012 and June 30, 2013, who received Title IV aid at any point for attendance in the program.
- For programs greater than four years, the number of students (both full-time and part-time) who began enrollment in the program is not required.

The screenshot shows a web application titled "Gainful Employment Program Disclosure Template". At the top right, there is a "HELP" button and contact information: "For Help Call 855-359-3697" and "gedt@inovas.net". The main content area is divided into two columns. The left column contains a list of sections: "Institution OPE ID", "Program information", "Cost", "Completion" (highlighted in orange), "Debt", "Performance", "Job Placement", "Licensure Requirements", and "Context". The right column displays the "Completion" section. It shows "Example College (000999)" and "Program Name: Computer and Information Sciences". Below this, it says "Program Length: 3 years". A text box prompts the user to "Enter the number of students (both full-time and part-time) who began enrollment in the program between July 1, 2013 and June 30, 2014, who received Title IV aid at any point for attendance in the program:". Below this text box is an empty input field. Another text box prompts the user to "Of the _ students who enrolled, enter the number who completed the program in normal time:". Below this text box is another empty input field. At the bottom of the right column, it says "Based on the information entered above: _ of Title IV students completed the program within 3 years." At the very bottom of the form, there are two buttons: "Previous" and "Next".

Step 1 – Number Enrolled

First, enter the number of students who began enrollment in the cohort year specified.

Enter the number of students (both full-time and part-time) who **began enrollment** in the program between **July 1, 2013** and **June 30, 2014**, who received Title IV aid at any point for attendance in the program:

50

Step 2 – Completers Within Normal Time

Next, identify the number of enrolled students that completed the program in normal time. Normal time should be based on the program length entered previously.

NOTE: If the institution reported fewer than 10 students enrolled in the program, this question will be disabled in order to preserve the confidentiality of those students.

Enter the number of students (both full-time and part-time) who **began enrollment** in the program between **July 1, 2013** and **June 30, 2014**, who received Title IV aid at any point for attendance in the program:

50

Of the **50** students who enrolled, enter the number who completed the program in normal time:

45

Based on the information entered above:
90% of Title IV students completed the program within 3 years.

The system will use the two numbers entered to calculate the percent of students who completed the program within the specified program length. This percentage will appear on the final disclosure.

Once all entries on this screen have been reviewed, click **Next →** to continue.

2.5 Debt

On the **Debt** screen, enter the **median** cumulative amount of debt for all Title IV students (both in-state and out-of-state) who **completed** the program in normal time. The number of completers in normal time is preloaded from the previous screen for your reference. This includes private, institutional and Federal student debt for students who received Title IV aid at any point for attendance in the program.

The interest rate used by the U.S Department of Education to amortize the median loan debt for the program will be prefilled based on the credential level selected on the **Program Information** screen. The interest rate for Undergraduate certificates, Associate's degrees, Bachelor's degrees, and Post-baccalaureate certificates is 4.45% and the interest rate for Graduate certificates, Master's degrees, Doctoral degrees, and First professional degrees is 6.0%.

The system will use the two numbers to calculate the amount a typical graduate pays per month in student loans. This amount will appear on the final disclosure.

NOTE: If the institution reported fewer than 10 completers, the student loan debt fields are disabled in order to preserve the confidentiality of the loan recipients.

The screenshot shows a web form titled "Gainful Employment Program Disclosure Template". At the top right, there is a "HELP" button and contact information: "For Help Call 855-359-3697" and "gedt@inovas.net". The form is divided into several sections on the left: "Institution OPE ID", "Program information", "Cost", "Completion", "Debt" (highlighted in orange), "Performance", "Job Placement", "Licensure Requirements", and "Context".

In the "Debt" section, the following information is displayed:

- Institution OPE ID:** Example College (000999)
- Program Name:** Computer and Information Sciences
- Program Length:** 3 years
- Completion:** Of the 45 students who completed the program in normal time, enter the median cumulative amount of debt for all Title IV students (includes private, institutional and Federal student debt for students who received Title IV aid at any point for attendance in the program):
- Debt:** A text input field containing "50000".
- Interest Rate:** A text input field containing "4.45".
- Calculation:** Based on the information entered above: The typical graduate pays \$516 per month in student loans based on an interest rate of 4.45%.

At the bottom of the form, there are two buttons: "Previous" (with a left arrow) and "Next" (with a right arrow).

Once all entries on this screen have been reviewed, click **Next** to continue.

2.6 Performance

Under the GE Regulations, institutions must provide warnings for programs that could become ineligible for Title IV aid based on the next round of final D/E rates. Loss of eligibility results after receiving overall fail ratings in any 2 out of 3 consecutive award years for which rates are calculated or after receiving a combination of fail and zone ratings for 4 consecutive award years for which rates were calculated. Warning requirements are temporarily suspended for programs with an alternate earnings appeal under consideration. Following the first year of D/E rates, warnings are required for programs with an overall fail rating without a pending alternate earnings appeal. Following the withdrawal or rejection of a program's appeal, the institution has 30 days to revise their GE disclosure template to include the warning language.

- **Pass:** Annual debt-to-earnings rate is less than or equal to 8% OR the discretionary income debt-to-earnings rate is less than or equal to 20%
- **Zone:** Annual debt-to-earnings rate is greater than 8% but less than or equal to 20% OR discretionary income debt-to-earnings rate is greater than 20% but less than or equal to 30%
- **Fail (warnings are required):** Annual debt-to-earnings rate is greater than 12% AND discretionary income debt-to-earnings rate is greater than 30%

On the **Performance** screen, select whether warnings are required for this program.

The screenshot shows a web application titled "Gainful Employment Program Disclosure Template". At the top right, there is a "HELP" button and contact information: "For Help Call 855-359-3697" and "gedt@inovas.net". The main content area is divided into a left sidebar with navigation links and a main panel for the "Performance" section.

Navigation Links (Left Sidebar):

- Institution OPE ID
- Program information
- Cost
- Completion
- Debt
- Performance** (highlighted)
- Job Placement
- Licensure Requirements
- Context

Performance Section Content:

Example College (000999)
Program Name: Computer and Information Sciences
Program Length: 3 years

Under the GE Regulations, institutions must provide warnings for programs that could become ineligible for Title IV aid based on the next round of final D/E rates. Loss of eligibility results after receiving overall fail ratings in any 2 out of 3 consecutive award years for which rates are calculated or after receiving a combination of fail and zone ratings for 4 consecutive award years for which rates were calculated. Warning requirements are temporarily suspended for programs with an alternate earnings appeal under consideration. Following the first year of D/E rates, warnings are required for programs with an overall fail rating without a pending alternate earnings appeal. Following the withdrawal or rejection of a program's appeal, the institution has 30 days to revise their GE disclosure template to include the warning language.

Pass: Annual debt-to-earnings rate is less than or equal to 8% OR the discretionary income debt-to-earnings rate is less than or equal to 20%.

Zone: Annual debt-to-earnings rate is greater than 8% but less than or equal to 20% OR discretionary income debt-to-earnings rate is greater than 20% but less than or equal to 30%.

Fail (warnings are required): Annual debt-to-earnings rate is greater than 12% AND discretionary income debt-to-earnings rate is greater than 30%.

Are warnings currently required for this program?

☐ Yes, warnings are required.

☒ No, warnings are not required.

Navigation buttons at the bottom: "← Previous" and "Next →".

Once all entries on this screen have been reviewed, click **Next →** to continue.

2.7 Job Placement

On the **Job Placement** screen, indicate whether the institution is required to calculate a job placement rate for the program completers by its state and/or its accrediting agency by selecting the applicable option. An additional option is available for those who are not currently required to calculate a job placement rate for program completers.

The screenshot shows a web form titled "Gainful Employment Program Disclosure Template". On the left is a vertical sidebar with navigation links: Institution OPE ID, Program information, Cost, Completion, Debt, Earnings, Performance, **Job Placement** (highlighted in orange), Licensure Requirements, and Context. The main content area displays "Example College (000999)" and "CIP Program Name: Computer and Information Sciences, General" with a "Program Length: 2 years". Below this, it asks to "Select the option that applies to the program's job placement rate requirements:" and provides four radio button options: "Required to calculate a job placement rate for the program completers by our Accrediting Agency.", "Required to calculate a job placement rate for the program completers by our State.", "Required to calculate a job placement rate for the program completers by both our Accrediting Agency and State.", and "Not currently required to calculate a job placement rate for program completers." At the bottom are "Previous" and "Next" navigation buttons.

Once Accrediting Agency, State, or both is selected, additional applicable sections are displayed for providing job placement information. These are described in detail below.

Accrediting agency

If the institution is required to calculate a job placement rate for its Accrediting Agency, then the institution must enter its accrediting agency name, job placement rate, placement rate methodology URL, the types of jobs students were placed in, positions that recent completers were hired for, how long after the program completion date the job placement rate is based, and how the information was tracked.

If the program does not yet have enough completers to calculate a placement rate as required by the accreditor, check the designated box. If the box is checked, no additional information will be required for the Accrerator Rate.

Accrerator Rate

Accrediting agency name:
Enter the name of the accrediting agency for which your institution calculates this job placement rate.

☐ Program does not yet have enough completers to calculate a placement rate as required by our accrediting agency; or the population covered by our accrediting agency's placement rate calculation is fewer than 10.

For the above accrediting agency, enter the following information to be included in the template:

Enter the job placement rate calculated for program completers:

Placement Rate Methodology:
Enter the website URL with information about the program completers included in the calculation of this rate. Website page **must** contain a list of exclusions and any other information pertinent to a student's understanding of this rate.

What types of jobs were these students placed in?
The job placement rate includes:
☐ Any job
☐ Only jobs within the field of study

Positions that recent completers were hired for include:

When were the former students employed?
Enter information about how long after the program completion date the job placement rate is based. (For example: This rate is based on program completers who were employed within 180 days of completion and were employed for at least 13 weeks.)

How were completers tracked?
Please provide information about how this information is obtained:
☐ Completer/alumni survey Response rate: %
☐ State data system
☐ Other Please specify:

[+ Add Another Accrerator Rate](#)

If more than one accreditor (such as programmatic accreditor and institutional accreditor) requires a rate, click on the link to add another accreditor rate and provide the required information.

State

If the institution is required to calculate a job placement rate for its State, then the institution must enter its state name, job placement rate, placement rate methodology URL, the types of jobs students were placed in, positions that recent completers were hired for, how long after the program completion date the job placement rate is based, and how the information was tracked.

If the program does not yet have enough completers to calculate a placement rate as required by the state, check the designated box. If the box is checked, no additional information will be required for the State Rate.

State Rate

State name:
Enter the name of the state for which your institution calculates this job placement rate.

☐ Program does not yet have enough completers to calculate a placement rate as required by our State; or the population covered by our State's placement rate calculation is fewer than 10.

For the above State, enter the following information to be included in the template:

Enter the job placement rate calculated for program completers:
 %

Placement Rate Methodology:
Enter the website URL with information about the program completers included in the calculation of this rate. Website page **must** contain a list of exclusions and any other information pertinent to a student's understanding of this rate.

What types of jobs were these students placed in?
The job placement rate includes:
☐ Any job
☐ Only jobs within the field of study

Positions that recent completers were hired for include:

When were the former students employed?
Enter information about how long after the program completion date the job placement rate is based. (For example: This rate is based on program completers who were employed within 180 days of completion and were employed for at least 13 weeks.)

How were completers tracked?
Please provide information about how this information is obtained:
☐ Completer/alumni survey Response rate: %
☐ State data system
☐ Other Please specify:

Both (Accrediting Agency and State)

If the institution is required to calculate a job placement rate for both its Accrediting Agency and State, then the information described in the sections above will be required for both

Once all entries on this screen have been reviewed, click **Next →** to continue.

2.8 Licensure Requirements

On the **Licensure Requirements** screen, your institution is required to provide information about whether this program meets licensure requirements for any states in the metropolitan statistical area (MSA) in which the institution is located, as well as for any states for which the institution is aware of whether the program satisfies all educational prerequisites to qualify a student for licensure. This includes states that meet any of the following criteria:

- The state(s) in which your institution is required to obtain state authorization pursuant to 34 CFR 600.9
- All states in the metropolitan statistical area(s) (MSA) in which your program is offered
- Any other states for which you have determined that your program does or does not meet licensure requirements

NOTE: For programs at foreign schools with clinical sites in the United States, select the state(s) in the MSA for where the clinical site(s) are located. For other programs at foreign schools, select Foreign Country as the state.

For each of the options below, select all applicable states from the drop-down list provided:

- Program meets licensure requirements of this State
- Program does not meet licensure requirements of this State
- Program qualifies students to sit for licensure exam in this State
- Program does not qualify students to sit for licensure exam in this State
- State does not have licensure requirements for this profession.

Gainful Employment Program Disclosure Template

HELP

For Help Call 855-359-3697 gedt@inovas.net

Institution OPE ID

Example College (000999)

Program Information

Program Name: Computer and Information Sciences

Program Length: 3 years

Cost

Completion

Debt

Performance

Job Placement

Licensure Requirements

Context

Your institution is required to provide information about whether this program meets licensure requirements for any states in the metropolitan statistical area (MSA) in which the institution is located, as well as for any states for which the institution is aware of whether the program satisfies all educational prerequisites to qualify a student for licensure.

Select the states that meet any of the following criteria and whether or not it satisfies all educational prerequisites:

-The state(s) in which your institution is required to obtain state authorization pursuant to 34 CFR 6009

-All states in the metropolitan statistical area(s) (MSA) in which your program is offered

-Any other states for which you have determined that your program does or does not meet licensure requirements

Program meets licensure requirements in the following States:

Select State(s)

Program does not meet licensure requirements in the following States:

Select State(s)

Program qualifies students to sit for licensure exam in the following States:

Select State(s)

Program does not qualify students to sit for licensure exam in the following States:

Select State(s)

The following States do not have licensure requirements for this profession:

Select State(s)

← Previous

Next →

Once all entries on this screen have been reviewed, click **Next →** to continue.

2.9 Context

Step 1 – Additional Information

On the **Context** screen, enter any additional information that should be included on the disclosure to provide information and/or context to students related to this program and the information provided. A maximum of 2,000 characters is allowed.

The screenshot shows a web application titled "Gainful Employment Program Disclosure Template". On the left is a sidebar menu with items: Institution OPE ID, Program information, Cost, Completion, Debt, Performance, Job Placement, Licensure Requirements, and Context (which is highlighted in orange). The main content area has a header with "Example College (000999)", "Program Name: Computer and Information Sciences", and "Program Length: 3 years". Below this is a text input area with the instruction: "Enter any additional information that should be included on the disclosure to provide information and/or context to students related to this program and the information provided on this template (maximum of 2,000 characters)." A large empty text box is provided for input. At the bottom of the main area are two buttons: "Create Disclosure" (blue) and "Clear" (grey). A "Previous" link with a left arrow is at the bottom left. A "HELP" icon and contact information "For Help Call 855-359-3697 gedt@inovas.net" are in the top right corner.

☒ **Tip** - Was all information reviewed to ensure that it is accurate and complete? The output file contains a custom web page for hosting on the institution's website. It is important to carefully review the provided information for spelling, grammatical errors, and content.

Step 2 – Download Template

Once all screens have been completed and reviewed, click **Create Disclosure** to generate a ZIP file containing two versions of the disclosure in HTML format, one for the web and the other for printing. Clicking the **Clear** button will erase all data entered in the template.

! Critical Information - The downloaded file constitutes the only copy of the created disclosures. No information will be saved in your web browser.

Continue to Chapter 4: Uploading the Application.

3 Using the Bulk Data File Upload Tool

This chapter contains detailed instructions for how to use the GEDT bulk data file upload tool at <http://ope.ed.gov/gainfulemployment/upload.aspx>.

The Bulk Data File Upload Tool is available to create disclosures for multiple GE Programs at an institution at the same time. To use this tool, create a text document using the format outlined in the import specifications provided and upload the document at the Bulk Data File Upload Tool website.

3.1 Getting Started

The import specifications for creating an upload text document are available in Excel format from a link on the main page of the Bulk Data File Upload Tool website.

Click on the link for “Gainful Employment Disclosure Template Import Specifications” to open the file entitled “GEDTUpload”:

The screenshot shows the 'Gainful Employment Program Disclosure Template' web interface. At the top, there is a header with the title 'Gainful Employment Program Disclosure Template' and a 'HELP' button. Below the header, the main content area is titled 'Bulk Data File Upload Tool'. It contains instructions for using the tool, including a link to the 'Gainful Employment Disclosure Template Import Specifications' and a note about error reporting. There are two steps: 'Step 1: Click "Browse" and select a .txt file to upload.' with a 'Browse...' button, and 'Step 2: Click the "Upload" button below. Please allow time for the .zip file to be generated.' with an 'Upload' button. A mouse cursor is pointing at the 'Browse...' button.

3.2 GEDT Import Specifications

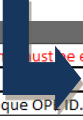
This Excel document is a guide for creating the necessary text file to use the Tool – it is not a template. An explanation for how to follow the import specification is provided in this section.

In column A, the headings for each section of the guide are listed. These sections correspond to the screens in the template. Each section represents one line of the text document.



	A	B	C	D	E
1		Note: The first 15 digits of each line must be entered for your file to be accepted.			
2		Field Name	Description	Start	Length
3	OPE ID and Program Information	OPE ID	Enter your institutions unique OPE ID.	1	6
4		CIP Code	Enter a 6-digit CIP code in xx.xxxx format.	7	7
5		Line 01	Enter '01'	14	2
6		Custom Program Name	Enter the institution's name for this program, if different from the CIP Program Name. (optional)	16	85
7		Credential Level	Enter credential level for program: '03' = Undergraduate certificate, '05' = Associate's degree, '07' = Bachelor's degree, '17' = Post baccalaureate certificate, '18' = Master's degree, '19' = Doctoral degree, '01' = First professional degree	116	2

Each section contains the Field Name (column B) and Description (column C) of the required data for that section.

	A	B	C	D	E
1		Note: The first 15 digits of each line must be entered for your file to be accepted.			
2		Field Name	Description	Start	Length
3	OPE ID and Program Information	OPE ID	Enter your institutions unique OPE ID.	1	6
4		CIP Code	Enter a 6-digit CIP code in xx.xxxx format.	7	7
5		Line 01	Enter '01'	14	2
6		Custom Program Name	Enter the institution's name for this program, if different from the CIP Program Name. (optional)	16	85
7		Credential Level	Enter credential level for program: '03' = Undergraduate certificate, '05' = Associate's degree, '07' = Bachelor's degree, '17' = Post baccalaureate certificate, '18' = Master's degree, '19' = Doctoral degree, '01' = First professional degree	116	2

The first two fields (thirteen digits), plus the two-digit line number, must be entered for each line and program for the file to be accepted. These three required fields are: the institution's six-digit OPE ID, the six-digit CIP code, and the two-digit line number. Skipping any of the eight lines will result in errors upon upload.

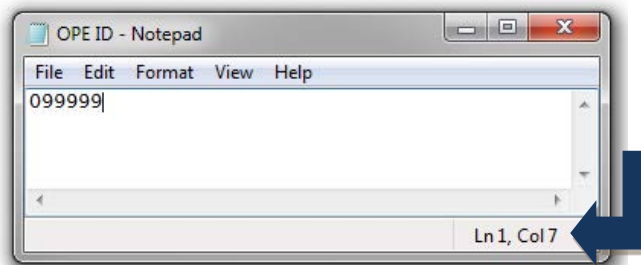
	A	B	C	D	E
1		Note: The first 15 digits of each line must be entered for your file to be accepted.			
2		Field Name	Description	Start	Length
3	OPE ID and Program Information	OPE ID	Enter your institutions unique OPE ID.	1	6
4		CIP Code	Enter a 6-digit CIP code in xx.xxxx format.	7	7
5		Line 01	Enter '01'	14	2
6		Custom Program Name	Enter the institution's name for this program, if different from the CIP Program Name. (optional)	16	85
7		Credential Level	Enter credential level for program: '03' = Undergraduate certificate, '05' = Associate's degree, '07' = Bachelor's degree, '17' = Post baccalaureate certificate, '18' = Master's degree, '19' = Doctoral degree, '01' = First professional degree	116	2

The start position and length are provided for each field. These numbers represent the location and the length of the required data. For example, the OPE ID should start at position "1", and the maximum length for this field is six characters.

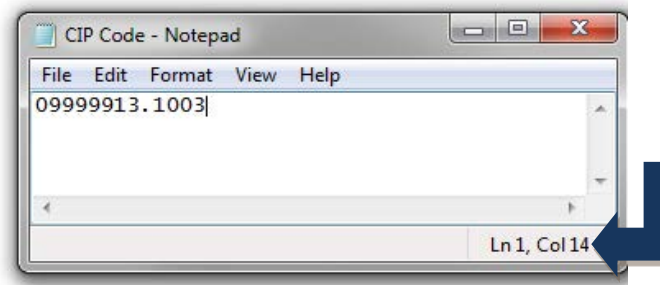
3.3 Creating a Text Document

The following examples are provided to assist users with creating the text document needed to upload information using the Bulk Data File Upload Tool. To begin, use a basic text editor that displays the line number and column number in the status bar. A new document should begin at “Ln 1, Col 1.”

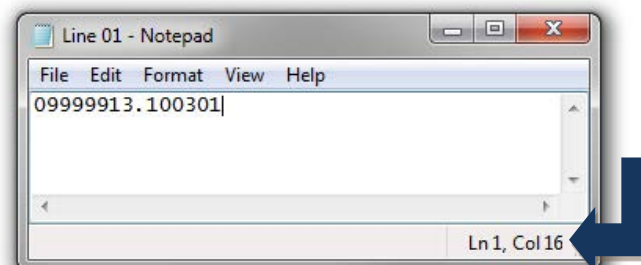
Use the instructions outlined in the import specification document to enter all necessary information in a text document. As described in the import specifications, each line should begin with the institution’s six-digit OPE ID. If the information has been entered correctly, the cursor will be at the start position for the next field at Col 7 of the same line, as shown below:



Next, the six-digit CIP code must be entered in the appropriate format, as shown in the image below. The allowed length for this field is seven characters.



The two-digit line number should then be entered as indicated in the Description column of the import specifications document. This is shown in the example below:



The rest of the text document should be completed in the manner demonstrated above using the import specifications to enter in the information on occupations, cost, debt at program completion, and all other remaining sections.

If the complete length of a specific field has not been utilized, press the space bar to move the cursor to the next field's start position.

Users may skip over providing information which has been marked as optional in the import specifications.

 **Tip** - Specifications for multiple GE programs may be entered in one text document by grouping each program by the eight complete lines of data.

If an  **errors** text document is present in the downloaded zip-file, it will contain information on any issues that occurred while uploading the bulk data file. If institutions are using this upload tool for just one program, these errors will instead be displayed at the bottom of the upload tool screen.

! Critical Information - It is the user's responsibility to remain in compliance by answering all required fields.

Continue to Chapter 4: Uploading the Application.

4 Save and Extract the File

Your download is a ZIP file, also called a compressed folder, containing the HTML code needed to run the customized GEDT on your institution's website. You must save this file to your computer and extract the file before attempting to upload it to your institution's website.

! Critical Information - The ZIP file downloaded in this step constitutes the only copy of the output file with the institution's data. This data is not retained anywhere, so make sure this file is saved locally and its location noted before closing the GEDT data entry form.

Step 1 – Save File

The first step is to save the GEDT ZIP file. When saving the file, enter the desired file name and destination; then click "Save." The browser may be set to automatically save downloaded content to a default location. Though your steps may change based on your browser settings, general instructions for downloading the file are available below for three browsers: Internet Explorer, Mozilla Firefox, and Google Chrome.

Internet Explorer

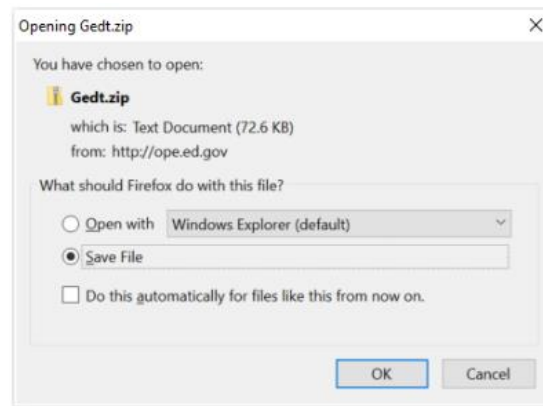
After clicking the button to save the disclosure, you may receive the prompt shown below. Click "Save" to save the ZIP file to the computer's hard drive.



If you do not know where the download is located on your computer, you may click on the "Tools" menu in your browser then click on "View Downloads" (Ctrl+J).

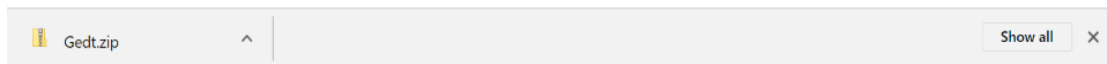
Mozilla Firefox

After clicking the button to save the disclosure, click “Save File” to save the ZIP file to the computer’s hard drive; then click “OK” to continue.



Google Chrome

After clicking the button to save the disclosure, you may see the prompt shown below. Click the file to download the GEDT ZIP file.



If you do not receive the prompt, click the menu icon in your browser and choose “Downloads.”

☒ **Tip -** A print version of the template with no clickable links is also available in the downloaded ZIP file. When printing this version, please make sure that the “Print Background (colors & images)” option is enabled in the browser’s Page Setup.

Step 2 – Extract File

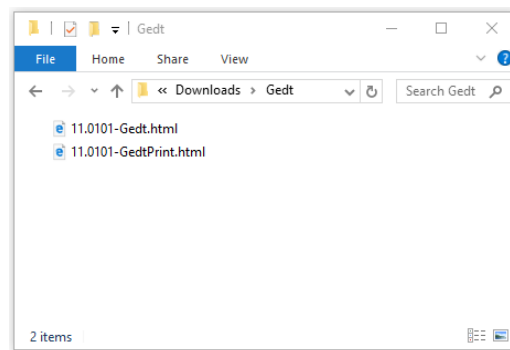
To extract the folder, right-click the folder name and click “Extract All” or a similar option depending on the programs available on your computer. A new extracted or “unzipped” file will be created.

Step 3 – Preview Disclosure

The folder will contain two files: one for normal browser viewing and the other for the print version.

Tip – For a paper copy of your disclosure, open the “GedtPrint.html” file and print the page. For a PDF copy of your disclosure, open the “GedtPrint.html” file and choose “Print to PDF.”

Preview a local version of the GE Program’s customized web page by double-clicking the HTML document that appears as a browser link within the extracted folder. The file names will include the CIP code entered on the **Program Information** screen.



Tip - If the output page is not appearing as expected, try clicking the “Allow Blocked Content” button in the browser.

To edit the data provided for the GE Program or to create additional disclosures, repeat the process outlined in this guide. This will generate a new version of the disclosure template with the new or updated information.

An example of the output page is displayed below:

Example College
Associate's degree in Computer and Information Sciences
Program Length: 3 years
[Print](#)

Students graduating on time
90% of Title IV students complete the program within 3 years ⓘ

Program Costs*
\$11,090 for in-state tuition and fees
\$13,090 for out-of-state tuition and fees
\$1,020 for books and supplies
[Other Costs](#)
[Visit website for more program cost information](#)
*The amounts shown above include costs for the entire program, assuming normal time to completion.
Note that this information is subject to change.

Students Borrowing Money
The typical graduate leaves with
\$50,000 in debt ⓘ
The typical monthly loan payment
\$516 per month in student loans with 4.45% interest rate. ⓘ

Graduates who got jobs
94% of program graduates got jobs according to the [Maryland job placement rate](#)
N/A* of program graduates got jobs according to the Institutional Accreditor job placement rate
*Program does not have enough completers to calculate a placement rate as required.
95% of program graduates got jobs according to the [Programmatic Accreditor job placement rate](#)
Program graduates are employed in the following fields:
[Computer Systems Analysts](#)
[Computer and Information Systems Managers](#)
[Computer and Information Research Scientists](#)
[Database Administrators](#)
[Network and Computer Systems Administrators](#)
[Computer Network Architects](#)
[Software Quality Assurance Engineers and Testers](#)
[Web Administrators](#)
[Computer Science Teachers, Postsecondary](#)

Licensure Requirements ⓘ
Program meets licensure requirements in:
Maryland
Program does not meet licensure requirements in:
Pennsylvania, Virginia
Program qualifies students to sit for licensure exam in:
District of Columbia

[Additional Information](#)
Date Created 1/12/2018
These disclosures are required by the U.S. Department of Education

An additional example is displayed below for an output page of a program that failed its final debt-to-earnings rates measure determination and has no completers:

Example College
Associate's degree in Computer and Information Sciences
Program Length: 3 years
[Print](#)



This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future the program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.

Students graduating on time
N/A* of Title IV students complete the program within 3 years ⓘ
*Fewer than 10 students enrolled in this program. This number has been withheld to preserve the confidentiality of the students.

Program Costs*
\$11,090 for tuition and fees
\$1,020 for books and supplies
Other Costs
Visit website for more program cost information
*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

Students Borrowing Money
The typical graduate leaves with
N/A* in debt ⓘ
*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.
The typical monthly loan payment
N/A* per month in student loans with **N/A*** interest rate. ⓘ
*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

Graduates who got jobs
N/A* of program graduates got jobs
*We are not currently required to calculate a job placement rate for program completers.
Program graduates are employed in the following fields:
Computer and Information Systems Managers
Computer and Information Research Scientists
Database Administrators
Network and Computer Systems Administrators
Computer Network Architects
Software Quality Assurance Engineers and Testers
Web Administrators
Computer Science Teachers, Postsecondary

Licensure Requirements ⓘ
Program meets licensure requirements in:
Maryland
Program qualifies students to sit for licensure exam in:
District of Columbia
Program does not qualify students to sit for licensure exam in:
Pennsylvania
The following do not have licensure requirements for this profession:
Virginia

Additional Information
Date Created 1/15/2018
These disclosures are required by the U.S. Department of Education

5 Uploading the Disclosure

This chapter contains detailed instructions for how to upload the GEDT to your institution's website.

Once the necessary files have been downloaded and extracted, they can be hosted on your institution's website.

Step 1 – Create a New Web Folder

To begin, create a new folder for the output file within the specific GE Program's home directory on the institution's website.

The name chosen for this folder will be included in the link used to access the application, so a detailed name more closely related to the specific GE Program, such as “ComputerandInformationSciences_2year” is recommended.

Step 2 – Upload the Files

Move the extracted files (both HTML files) from their previous destination to this new folder.

! Critical Information - All files must be contained within the same folder for the print function to work.

Step 3 – Verify the Application

The GE program's customized web page should now be accessible on the institution's website! Verify this by entering the URL into the web browser as follows:

http://[Homepage URL]/[Folder Name]/[File Name]

For example, in the case illustrated above, the URL would look like this:

http://www.inovas.edu/ComputerandInformationSciences_2year/Gedt

☑ Tip - To change the URL above, rename the folder created within the home directory, or rename the HTML file within that folder. Be sure to preserve the structure of the directory when making these changes.

Please remember that a unique output file must be generated for **each** program at the institution that is subject to the gainful employment regulations.



6 Glossary of Terms

This section defines and explains some of the more common terms found in the system. In addition, you may access the online IPEDS Glossary at <https://surveys.nces.ed.gov/ipeds/VisGlossaryAll.aspx> to find definitions for nearly 500 postsecondary-related terms used in the collection of IPEDS data.

Term	Definition
Board charges	Charges assessed students for an academic year for meals.
Books and supplies	The average cost of books and supplies for a typical student for an entire academic year (or program). Does not include unusual costs for special groups of students (e.g. engineering or art majors), unless they constitute the majority of students at an institution.
CIP code	A six-digit code in the form xx.xxxx that identifies instructional program specialties within educational institutions.
Completer	A student who receives a degree, diploma, certificate, or other formal award. For GE reporting and disclosure purposes: a student is considered to have completed an educational program when the student has satisfied all of the academic requirements of the program, regardless of whether the degree, certificate, or other institutional credential has been awarded to the student.
Loans to students	Any monies that must be repaid to the lending institution for which the student is the designated borrower. Includes all Title IV subsidized and unsubsidized loans and all institutionally- and privately-sponsored loans. Does not include PLUS and other loans made directly to parents.
Median	In probability theory and statistics, a median is described as the numerical value separating the higher half of a sample or population from the lower half. The median of a finite list of numbers can be found by arranging all of the observations from lowest value to highest value and selecting the middle one. If there is an even number of observations, then there is no single middle value; the median is then typically defined as the average of the two middle values.

Term	Definition
Normal time to completion	The amount of time necessary for a student to complete all requirements for a degree or certificate according to the institution's catalog. This is typically 4 years (8 semesters or trimesters, or 12 quarters, excluding summer terms) for a bachelor's degree in a standard term-based institution; 2 years (4 semesters or trimesters, or 6 quarters, excluding summer terms) for an associate's degree in a standard term-based institution; and the various scheduled times for certificate programs.
Occupational program	A program of study consisting of one or more courses, designed to provide the student with sufficient knowledge and skills to perform in a specific occupation.
OPE ID	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 6-digit number followed by a 2-digit suffix used to identify branches, additional locations, and other entities that are part of the eligible institution.
Other expenses	The amount of money (estimated by the financial aid office) needed by a student to cover expenses such as laundry, transportation, and entertainment.
Private for-profit institution	A private institution in which the individual(s) or agency in control receives compensation other than wages, rent, or other expenses for the assumption of risk.
Private not-for-profit institution	A private institution in which the individual(s) or agency in control receives no compensation, other than wages, rent, or other expenses for the assumption of risk. These include both independent not-for-profit schools and those affiliated with a religious organization.
Program	A combination of courses and related activities organized for the attainment of broad educational objectives as described by the institution.
Public institution	An educational institution whose programs and activities are operated by publicly elected or appointed school officials and which is supported primarily by public funds.
Required fees	A fixed sum charged to students for items not covered by tuition and required of such a large proportion of all students that the student who does not pay the charge is an exception.
Room charges	The charges for an academic year for rooming accommodations for a typical student sharing a room with one other student.

Term	Definition
Tuition	The amount of money charged to students for instructional services. Tuition may be charged per term, per course, or per credit.