

Defining Gainful Employment

General Overview

U.S. Department of Education

Gainful Employment Measures

Debt-to-Income Ratio

- Ratio above 8% of total income or 20% of discretionary income could be restricted.
- Ratio above 12% of total income and 30% of discretionary income could lose eligibility.

Repayment Rates



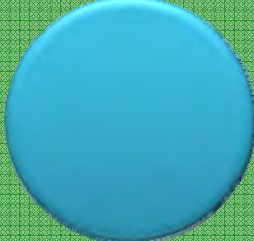

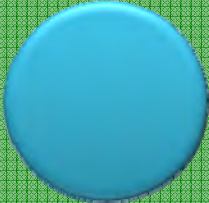


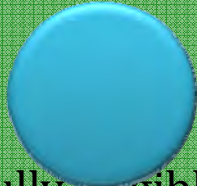
- Rates below 45% may be subject to restrictions.
- Rates below 35% may lose eligibility.

The Rule

		Debt Burden (Debt/Income Ratio)		
		Above Both (12%/30%)	Between	Below Either (8%/20%)
Repayment Rate	Rate Above 45%	Fully Eligible	Fully Eligible	Fully Eligible
	Between	Restricted	Restricted	Fully Eligible
	Rate Below 35%	Ineligible	Restricted	Fully Eligible

Program Impact

Debt Burden (Debt/Income Ratio)

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		Above Both (12%/30%)	Between	Below Either (8%/20%)
Repayment Rate	Rate Above 45%	 Fully Eligible	 Fully Eligible	 Fully Eligible
	Between	Restricted	 Restricted	 Fully Eligible
	Rate Below 35%	 Ineligible	 Restricted	 Fully Eligible