

# Gainful Employment Negotiated Rulemaking Informational Data Analysis

## 2013 Draft Regulation & 2011 Final Rule (without repayment rate)

Draft for discussion purposes  
8.29.13

	2013 Draft Regulation	2011 Final Rule (without repayment rate)	*Based on Title IV aided students who completed a GE program between October 1, 2007 through September 30, 2009 and whose mean and median earnings by program were retrieved from the SSA for the 2011 calendar year	
			2013 Draft Regulation** metrics: annual DTE, discretionary DTE min program size: 10 amortization: 10yr for all credential levels	2011 Final Rule metrics: annual DTE, discretionary DTE (no repayment rate) min program size: 30 amortization: 10/15/20yrs depending on credential
<b>Total Programs</b>			<b>11,359</b> (921,917 borrowers)	<b>5,632</b> (823,012 borrowers)
<b>Passing</b>	aDTE ≤ 8% OR dDTE ≤ 20%	aDTE ≤ 12% OR dDTE ≤ 30% OR repayment rate > 35%	<b>8,975</b> (79% of programs) (683,445 borrowers)	<b>5,088</b> (90% of programs) (749,024 borrowers)
<b>Zone</b>	<ul style="list-style-type: none"> <li>Not passing &amp;</li> <li>8% &lt; aDTE ≤ 12% OR</li> <li>20% &lt; dDTE ≤ 30%</li> </ul>	-----	<b>1,410</b> (12% of programs) (150,834 borrowers)	-----
<b>Failing</b>	aDTE > 12% & dDTE > 30%	aDTE > 12% & dDTE > 30% AND repayment rate < 35%	<b>974</b> (9% of programs) (87,638 borrowers)	<b>544</b> (10% of programs) (73,808 borrowers)

\*Borrower counts in chart include only the students used in the calculations and not total students in programs.

\*\*Median debt for DTE calculations is not capped at tuition and fees under the draft regulatory language; however, the analysis above is based on calculations that include such a cap. The tuition cap applied to about 15-17% of records used in the calculation of median debt.

## Variations of 2013 Draft Regulation

		*Based on Title IV aided students who completed a GE program between October 1, 2007 through September 30, 2009 and whose mean and median earnings by program were retrieved from the SSA for the 2011 calendar year			
		<b>2013 Draft Regulation**</b> metrics: annual DTE, discretionary DTE min program size: 10 amortization: 10yr for all credential levels	<b>Variation 1**</b> metrics: annual DTE, discretionary DTE min program size: 30 amortization: 10yr for all credential levels	<b>Variation 2**</b> metrics: annual DTE, discretionary DTE min program size: 10 amortization: 10/15/20yrs depending on credential	<b>Variation 3**</b> metrics: annual DTE, discretionary DTE min program size: 30 amortization: 10/15/20yrs depending on credential
<b>Total Programs</b>		<b>11,359</b> (921,917 borrowers)	<b>5,632</b> (823,012 borrowers)	<b>11,359</b> (921,917 borrowers)	<b>5,632</b> (823,012 borrowers)
<b>Passing</b>	aDTE ≤ 8% OR dDTE ≤ 20%	<b>8,975</b> (79% of programs) (683,445 borrowers)	<b>4,117</b> (73% of programs) (600,210 borrowers)	<b>9,051</b> (80% of programs) (691,974 borrowers)	<b>4,158</b> (73% of programs) (608,088 borrowers)
<b>Zone</b>	<ul style="list-style-type: none"> <li>• Not passing &amp;</li> <li>• 8% &lt; aDTE ≤ 12% OR 20% &lt; dDTE ≤ 30%</li> </ul>	<b>1,410</b> (12% of programs) (150,834 borrowers)	<b>925</b> (17% of programs) (141,863 borrowers)	<b>1,406</b> (12% of programs) (149,894 borrowers)	<b>930</b> (17% of programs) (141,116 borrowers)
<b>Failing</b>	aDTE>12% & dDTE>30%	<b>974</b> (9% of programs) (87,638 borrowers)	<b>590</b> (10% of programs) (80,939 borrowers)	<b>902</b> (8% of programs) (80,049 borrowers)	<b>544</b> (10% of programs) (73,808 borrowers)

\*Borrower counts in chart include only the students used in the calculations and not total students in programs.

\*\*Median debt for DTE calculations is not capped at tuition and fees under the draft regulatory language; however, the analysis above is based on calculations that include such a cap. The tuition cap applied to about 15-17% of records used in the calculation of median debt.