

Gainful Employment Negotiated Rulemaking Session 3 Informational Data Analysis

	2011 Final Rule (w/o repayment rate) metrics: annual DTE*, discretionary DTE* Pass: aDTE≤12% or dDTE≤30% Fail: aDTE>12% and dDTE>30% min program size: 30 amortization: 10/15/20yrs by credential interest rate 3.37%	2013 Draft Regulation (DTE only) metrics: annual DTE*, discretionary DTE* Pass: aDTE≤8% or dDTE≤20% Zone: 8%<aDTE≤12% or 20%<dDTE≤30% Fail: aDTE>12% and dDTE>30% min program size: 10 amortization: 10Yr all credentials Interest rate 3.37%	2013 Draft Regulation (pCDR only) metric: program cohort default rate** Pass: pCDR<30% Fail: pCDR≥30% min program size: 30	2013 Draft Regulation (Full) metrics: annual DTE*, discretionary DTE* Pass: aDTE≤8% or dDTE≤20% Zone: 8%<aDTE≤12% or 20%<dDTE≤30% Fail: aDTE>12% and dDTE>30% min program size: 10 amortization: 10yr all credentials Interest rate 3.37% metric: program cohort default rate** Pass: pCDR<30% Fail: pCDR≥30% min program size: 30
Total	5,539	11,050	6,815	11,735
Pass	5,205 (94% of programs)	9,305 (84% of programs)	5,872 (86% of programs)	9,359 (80% of programs)
Zone	-----	1,078 (10% of programs)	-----	880 (7% of programs)
Fail	334 (6% of programs)	667 (6% of programs)	943 (14% of programs)	1,496 (13% of programs)

*Analysis based on Title IV aided (Stafford loan, GradPlus loan, or Pell grant) students who completed a GE program between October 1, 2007 and September 30, 2009 and whose mean and median earnings by program were retrieved from the SSA for the 2011 calendar year (08/09 DTE Cohort).

**Analysis based on Title IV aided (Stafford loan or GradPlus loan) students who attended a GE program and entered repayment on their loans between October 1, 2008 and September 30, 2009 (09 pCDR Cohort). For programs with less than 30 students in the 09 pCDR cohort, analysis also includes students who attended the program and entered repayment between October 1, 2006 and September 30, 2008.