

**2015 Gainful Employment (GE) Rates
Downloadable Spreadsheet Column Field Names Glossary**

FIELD NAME	DEFINITION
Institution Code (Six-digit OPEID)	Identification number issued by the U.S. Department of Education (Department) that identifies each postsecondary educational institution (institution) that participates in the Federal student financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended.
Institution Name	The name of the institution.
City	City where the main location of the institution is located.
State	State (or "FC" for a foreign country) where the main location of the institution is located.
ZIP	Five-digit ZIP code in the United States of the main location where the institution is located.
Institution Type	Type of institution, as included in the Department's official records: Private, Not-For-Profit - less than 2 years Private, Not-For-Profit - 2 to 3 years Private, Not-For-Profit - 4 or more years Proprietary - less than 2 years Proprietary - 2 to 3 years Proprietary - 4 or more years Public - less than 2 years Public - 2 to 3 years Public - 4 or more years Foreign Schools
CIP Code	<i>Classification of Instructional Program Code.</i> A coding structure developed by the National Center for Educational Statistics, that provides a taxonomic scheme that supports the accurate tracking and reporting of fields of study. The CIP Code format used here is in the 123456 format (e.g.: 010103 for <i>CIP Code 01.0103-Agricultural Economics</i>).
CIP Name	The official name for the displayed CIP Code. Note that the CIP Name may not be the same as the name assigned to the GE Program by the institution (e.g., if an institution has a "Blood Technician" undergraduate certificate program at CIP Code 51.1009, the official CIP Program name for that CIP code, "Phlebotomy Technician/Phlebotomist", will display for this field).
Credential Level	As reported by the institution, the level of degree/certificate/credential for the GE Program 01 - Undergraduate certificate (includes diploma) 02 - Associate's degree 03 - Bachelor's degree 04 - Post baccalaureate certificate 05 - Master's degree 06 - Doctoral degree 07 - First professional degree, at the graduate level (e.g., M.D., D.D.S, J.D.) 08 - Graduate certificate

The following fields relate to the debt measures (Annual and Discretionary Income) that, under the regulations, are used to measure whether a GE Program leads to gainful employment. 'N/A' is displayed when transitional rates were not calculated for a program. This could occur because at least one of a program's standard rates resulted in a 'Pass' for the program or when there were fewer than 10 completers in the transitional rate cohort.

FIELD NAME	DEFINITION
Official Program Pass/Fail/Zone	The program's official rate of Pass, Fail, or Zone. To make this determination, the Department looks at all rates calculated and takes a program's best rate. For example, a program with one Pass and three Fail rates is a Pass. A program with two Zone and two Fail rates is a Zone. A program with all Fail rates is a Fail.
Appeal Status	An "A" in this column indicates programs with a pending alternate earnings appeal, and programs with rates otherwise under review by the Department. If the appeal is approved, the word "Approved" will be in the column and rates will be changed to reflect the successful appeal.
Debt-to-Earnings Annual Rate	The gainful employment measure of the ratio of the median annual loan payment amount, incurred by students, for attendance in the GE program, who completed the GE Program in the cohort period compared to those same former students' average annual earnings. For information on the calculation methodology for the Debt-to-Earnings Annual Rate, see the regulations at 34 CFR 668.404 or Dear Colleague Letter GEN-15-12.
Debt-to-Earnings Annual Rate Numerator	The median annual loan payment amount, based on the median of the student loan debt incurred by students, for attendance in the GE program, who completed the GE Program, amortized over 10 years for certificate and associate's degree GE Programs, 15 years for bachelor's and master's degree GE Programs, and 20 years for graduate doctoral and first-professional degree GE Programs.
Debt-to-Earnings Annual Rate Denominator	The higher of the median or mean annual earnings for the GE Program's former students who completed the GE Program in the cohort period. The mean and median earnings are provided by the Social Security Administration.
Debt-to-Earnings Annual Rate Pass/Fail/Zone	Debt-to-Earnings Annual Rates less than or equal to 8 percent are Passing. Debt-to-Earnings Annual Rates greater than 8 percent but less than or equal to 12 percent are Zone. Debt-to-Earnings Rates greater than 12 percent are Failing.
Debt-to-Earnings Discretionary Income Rate	The gainful employment measure of the ratio of the median annual loan payment amount incurred by students, for attendance in the GE program, who completed the GE Program compared to those same former students' average discretionary annual income. Discretionary income is calculated as the higher of the mean or median annual earnings less 150% of the Poverty Guidelines for a one-person family in the contiguous United States. For information on the calculation methodology for the Debt-to-Earnings Discretionary Rate, see the regulations at 34 CFR 668.404 or Dear Colleague Letter GEN-15-12.
Debt-to-Earnings Discretionary Income Rate Numerator	The median annual loan payment amount, based on the median of the student loan debt incurred by students, for attendance in the GE program, who completed the GE Program, amortized over 10 years for certificate and associate's degree GE Programs, 15 years for bachelor's and master's degree GE Programs, and 20 years for graduate doctoral and first-professional degree GE Programs.
Debt-to-Earnings Discretionary Income Rate Denominator	The higher of the median or mean discretionary income for the GE Program's former students who completed the GE Program in the cohort period. The mean and median earnings are provided by the Social Security Administration.

	Administration. Discretionary income is calculated as the higher of the mean or median annual earnings less 150% of the Poverty Guidelines for a one-person family in the contiguous United States.
Debt-to-Earnings Discretionary Income Rate Pass/Fail/Zone	Debt-to-Earnings Discretionary Income Rates less than or equal to 20 percent are Passing. Debt-to-Earnings Discretionary Income Rates greater than 20 percent but less than or equal to 30 percent are Zone. Debt-to-Earnings Discretionary Income Rates greater than 30 percent are Failing.
Debt-to-Earnings Transitional Annual Rate	The Debt-to-Earnings Transitional Annual Rate replaces the Debt-to-Earnings Annual Rate's median annual loan payment for the standard cohort with a median annual loan payment for a transitional cohort – students who completed the program during the calculation year (e.g., the 2014-2015 award year). Transitional rates are only calculated if the GE program did not pass the Debt-to-Earnings Annual Rate or the Debt-to-Earnings Discretionary Income Rate and there are at least 10 completers in the transitional cohort.
Debt-to-Earnings Transitional Annual Rate Numerator	The median annual loan payment amount, based on the median of the standard loan debt incurred by students, for attendance in the GE program, who completed the GE Program during the calculation year (e.g., the 2014-2015 award year), amortized over 10 years for certificate and associate's degree GE Programs, 15 years for bachelor's and master's degree GE Programs, and 20 years for graduate doctoral and first professional degree GE Programs.
Debt-to-Earnings Transitional Annual Rate Denominator	The Debt-to-Earnings Transitional Annual Rate Denominator is the same as the Debt-to-Earnings Annual Rate Denominator – the higher of mean or median annual earnings for students who completed in the standard cohort.
Debt-to-Earnings Transitional Annual Rate Pass/Fail/Zone	Same as the determinations for the Debt-to-Earnings Annual Rates – Rates less than or equal to 8 percent are Passing; rates greater than 8 percent but less than or equal to 12 percent are Zone; rates greater than 12 percent are Failing.
Debt-to-Earnings Transitional Discretionary Income Rate	The Debt-to-Earnings Transitional Discretionary Income Rate replaces the Debt-to-Earnings Discretionary Income Rate's median annual loan payment for the standard cohort with a median annual loan payment for a transitional cohort – students who completed the program during the calculation year (e.g., the 2014-2015 award year). Transitional rates are only calculated if the program did not pass the Debt-to-Earnings Annual Rate or the Debt-to-Earnings Discretionary Income Rate and there are at least 10 completers in the transitional cohort.
Debt-to-Earnings Transitional Discretionary Income Rate Numerator	The median annual loan payment amount, based on the median of the standard loan debt incurred by students, for attendance in the GE program, who completed the GE Program during the calculation year (e.g., the 2014-2015 award year), amortized over 10 years for certificate and associate's degree GE Programs, 15 years for bachelor's and master's degree GE Programs, and 20 years for graduate doctoral and first professional degree GE Programs.
Debt-to-Earnings Transitional Discretionary Income Rate Denominator	The Debt-to-Earnings Transitional Discretionary Income Rate Denominator is the same as the Debt-to-Earnings Discretionary Income Rate Denominator – the higher of mean or median annual earnings for students who completed the GE program in the standard cohort period minus 150% of the Poverty Guideline.
Debt-to-Earnings Transitional Discretionary Income Rate Pass/Fail/Zone	Same as the determinations for the Debt-to-Earnings Discretionary Income Rates – Rates less than or equal to 20 percent are Passing; rates greater than 20 percent but less than or equal to 30 percent are Zone; rates greater than 30 percent are Failing.
Mean Annual	The mean annual earnings of the standard completer cohort, obtained from

Earnings	the Social Security Administration's Master Earnings File.
Median Annual Earnings	The median annual earnings of the standard completer cohort, obtained from the Social Security Administration's Master Earnings File.

An institution's Gainful Employment Program information is provided for each GE program offered by the institution as a whole, and not by the separate locations or branch campuses where the programs may be offered. Search for the city and/or state for the institution's main location to find Gainful Employment Program information for that institution.

For example, North-South University's main location (institution's 6 digit OPEID=123456) is located in Washington D.C. but has an additional location in Toledo, OH. Gainful Employment information for the undergraduate certificate program (credential level=01) in Dental Assisting (CIP Code=510601) that is offered only at the Toledo, Ohio location and not in Washington can be found under North-South University's main location in Washington D.C.