

**2011 Gainful Employment (GE) Informational Rates  
Downloadable Spreadsheet Column Field Names Glossary**

The data in the seven fields that follow are from the U.S. Department of Education's official records for the postsecondary educational institutions (institution). The data in the eighth field was reported by the institution.

<b>FIELD NAME</b>	<b>DEFINITION</b>
<b>OPEID</b>	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.
<b>Institution Name</b>	The name of the institution.
<b>Street Address</b>	Street address of the institution.
<b>City</b>	City where the institution is located.
<b>State</b>	State (or "FC" for a foreign country) where the institution is located.
<b>ZIP</b>	Five-digit ZIP code in the United States.
<b>Institution Type</b>	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
<b>CIP Code</b>	<i>Classification of Instructional Program Code. 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 CIP Code 01.0103-Agricultural Economics).</i>
<b>CIP Name</b>	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).
<b>Credential Level</b>	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 (includes post-graduate 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.)

The following nine fields relate to the debt measures (Repayment Rate and two Debt-to-Earnings Ratios) that, under the regulations, are used to measure whether a GE Program leads to gainful employment. 'N/A' is displayed when a debt measure was not calculated because there were fewer than 31 students in the relevant cohort.

FIELD NAME	DEFINITION
<b>Repayment Rate</b>	The gainful employment measure of the percent of the GE Program's former students who are repaying their federal student loans, regardless of whether the former students completed the GE Program. For information on the calculation methodology for the Repayment Rate, see the regulations at 34 CFR 668.7(b).
<b>Repayment Rate Numerator</b>	The amount of the original outstanding principal balances of the loans in the Repayment Rate denominator where the borrower has (1) paid the loan in full, (2) reduced the principal balance by at least a dollar during in the most recently completed fiscal year, or (3) met another standard of the regulations at 34 CFR 668.7(b)(3).
<b>Repayment Rate Denominator</b>	The original outstanding principal loan balances of all of the Title IV loans taken by all students for attendance in the GE Program in the cohort period, including portions of consolidation loans that are attributed to the student's attendance in the GE Program.
<b>Debt-to-Earnings Annual Rate</b>	The gainful employment measure of the ratio of the median annual loan payment amount, for all student loans, incurred by students who completed the GE Program compared to those former student's average annual earnings. For information on the calculation methodology for the Debt-to-Earnings Annual Rate, see the regulations at 34 CFR 668.7(c).
<b>Debt-to-Earnings Annual Rate Numerator</b>	The median annual loan payment amount, based on the median of the student loan debt incurred by students 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.
<b>Debt-to-Earnings Annual Rate Denominator</b>	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 earnings averages are provided by the Social Security Administration.
<b>Debt-to-Earnings Discretionary Rate</b>	The gainful employment measure of the ratio of the median annual loan payment amount, for all student loans, incurred by students who completed the GE Program compared to those former students average discretionary annual income. For information on the calculation methodology for the Debt-to-Earnings Discretionary Rate, see the regulations at 34 CFR 668.7(c).
<b>Debt to Earnings Discretionary Rate Numerator</b>	The median annual loan payment amount, based on the median of the student loan debt incurred by students 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.
<b>Debt to Earnings Discretionary Rate Denominator</b>	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 earnings averages are provided by the Social Security Administration. Discretionary income is calculated as the average annual earnings less 150% of the Poverty Guidelines for a one-person family in the contiguous United States.

The following three fields are the median educational loan amounts for the program's former students who completed the program during the most recently completed award year (i.e. between July 1, 2010 and June 30, 2011). The amounts are for the students' total enrollment in the GE Program. 'N/A' is displayed when no median was computed because there were fewer than 10 students in the relevant cohort.

FIELD NAME	DEFINITION
<b>Median Private Loans</b>	The median total private loan amount borrowed by the GE Program's former students who completed the program during the most recently completed award year. This median is calculated from information reported by the institution.
<b>Median Institution Loans</b>	The median total institutional loan (and other outstanding financial obligations owed by the student) borrowed by the GE Program's former students who completed the program during the most recently completed award year. This median is calculated from information reported by the institution.
<b>Median Title IV Loans</b>	The median total Title IV (FFEL and Direct Loan) loan borrowed by the GE Program's former students who completed the program during the most recently completed award year. This median is calculated from information contained in the Department's National Student Loan Database (NSLDS).

**An institution's Gainful Employment Program information is provided for each institution as a whole, and not by the separate locations or branch campuses where the programs are offered. Interested persons must search for the city and/or state for the main campus to find Gainful Employment Program information for that institution.**

**For example, North-South University's main campus (institution 6 digit OPEID=123456) is located in Washington D.C. but there are additional branch campuses in New York, NY, Tampa, FL, and Toledo, OH. Gainful Employment information for the undergraduate certificate program (credential level=01) in Medical Assistance (CIP Code=510601) that is offered at the Toledo, Ohio branch campus can be found under North-South University's main campus in Washington D.C. All Gainful Employment Program information for North-South University's main campus and other locations (including branch campuses) will be found under the Washington D.C. main campus.**