

Gainful Employment (GE)

What is Gainful Employment?

Basically, Gainful Employment is a set of federal regulations enacted as part of the Program Integrity legislation of 2010. The intent of the GE provision is to ensure students do not become overly encumbered with student loan debt for education and/or receive training that does not result in lucrative employment.

GE Guiding Principles

- ✓ Prevent Excessive Student Debt
- ✓ Ensure More Rigorous Institutional Accountability
- ✓ Improve Greater Transparency to Consumers
- ✓ Improve Student Outcomes

For more information:

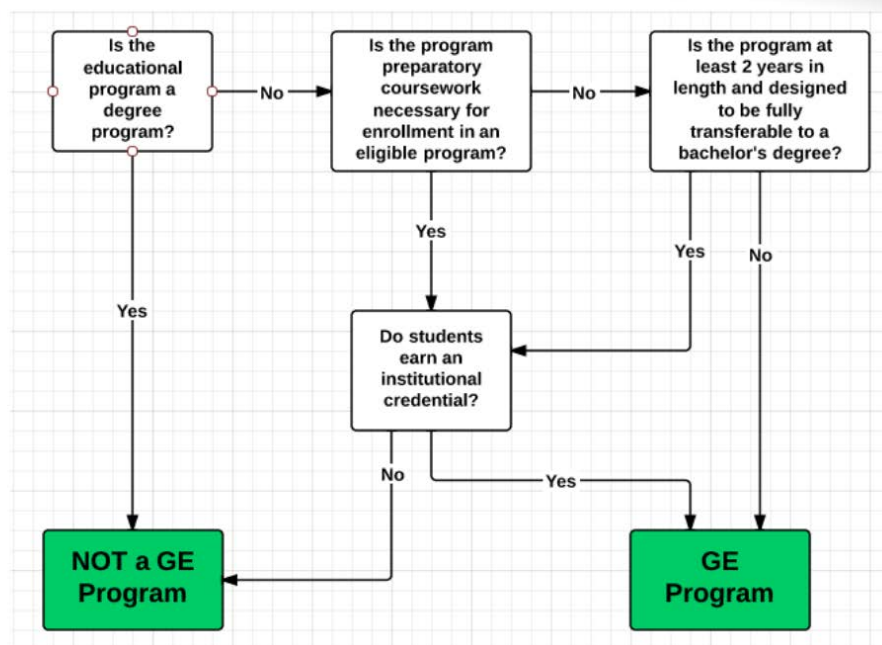
<http://www.ed.gov/news/press-releases/obama-administration-announces-final-rules-protect-students-poor-performing-career-college-programs>

http://www.protectstudentsandtaxpayers.org/wp-content/uploads/2015/06/GainfulEmploymentQA_June-30-2015-5-pages.pdf

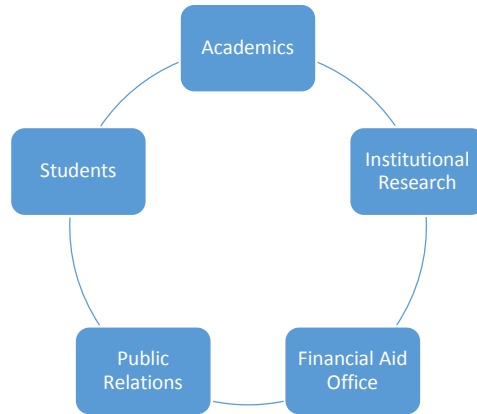
What is a GE program?

Presently, any non-degree (or certificate) program falls under Gainful Employment.

Public/nonprofit institutions start here →



What departments play a role in Gainful Employment at Barton?



For more information:

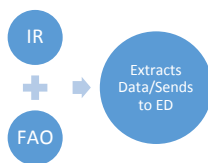
<http://www.usnews.com/education/blogs/student-loan-ranger/2015/07/08/what-the-new-gainful-employment-rule-means-for-college-students>

What are institutional responsibilities regarding GE?

Institutional responsibilities broadly fall into one of two categories:

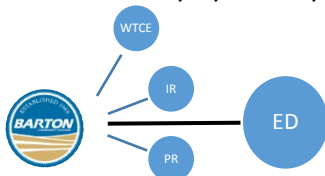
1. Reporting

Annually, by October 1st, institutions must report information for each student enrolled in a GE program. Each spring, institutions must also work through submitted data to let ED know of any updates or to affirm that all data captured is correct.



2. Disclosures

Institutions must provide Student Consumer Information via prescribed disclosures, updating information annually by January 1st.

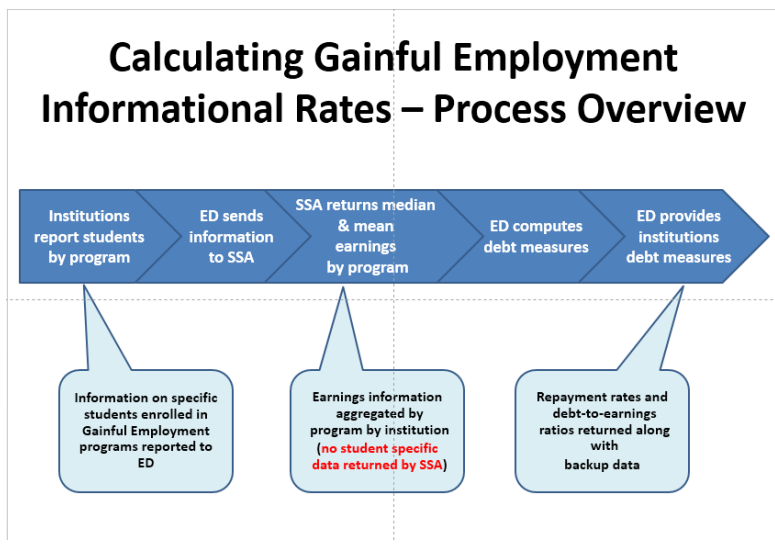


Academics, IR, and PR work together to publish prescribed data on Barton website program pages, including the rates assigned to the programs by ED.

<http://bartonccc.edu/gainfulemployment>

What happens after Barton submits GE data to the U.S. Department of Education (ED)?

Once GE data is submitted, ED uses the data to request earning information from the Social Security Administration. ED then uses the ratio of the students’ debt as compared to their earnings to determine if the program is successful in training students for employment in which they are earning enough to pay their federal and private student loans. This is called debt-to-earnings ratios are used to rate programs on their effectiveness of preparing students for lucrative careers, hence “Gainful Employment”.



What are the ratings ED assesses to GE programs?

Accountability Measures:

Debt to Earnings (D/E)	Debt to Discretionary Income	Rating	Ineligible for Title IV
Less than or equal to 8%	Less than or equal to 20%	Pass	n/a
8% < D/E ≤ 12%	20% < Discretionary D/E ≤ 30%	Zone	Fail and/or in the zone, for 4 consecutive years
Greater than 12% or \$0 income	Greater than 30% or \$0 income	Fail	Fail 2 out of any 3 consecutive years

There are basically 3 ratings:

- Pass: This rating indicates an effective program that will to continue Title IV eligibility.
- Fail: This rating indicates an ineffective program which will lose Title IV eligibility if this is the rating for 2 out of 3 consecutive years.
- Zone: This rating is somewhere in between effective and ineffective. Four consecutive years or with a Fail rating will result in losing Title IV eligibility.
- If a program has less than 30 completers, the program is determined to be “Too Small” to be rated.

How were Barton's GE programs rated?

This information will be supplied with the other GE disclosure information on the Barton website.
<http://bartonccc.edu/gainfulemployment>

School Code	Year	CIP Code	Program	Number of Borrowers	SSA Median Earnings	SSA Mean Earnings	GE Rating
004608	2015	150699	Natural Gas	2	\$0	\$0	Too Small
004608	2015	270604	Auto	8	\$0	\$0	Too Small
004608	2015	510708	Medical Transcription	7	\$0	\$0	Too Small
004608	2015	510713	Medical Coding	23	\$18,531	\$18,772	Too Small
004608	2015	510805	Pharmacy Tech	1	\$0	\$0	Too Small
004608	2015	513104	Dietary Manager	13	\$27,699	\$25,257	Too Small
004608	2015	513901	LPN	39	\$38,724	\$40,271	Pass

