Facts You Should Know -- FAQs

Why am I receiving this "Facts You Should Know" disclosure?

We want to be **transparent** and provide you with information that exists in multiple other places but in a single, **easy-to-read** format. A handful of states require similar disclosures for schools within their states. However, in connection with a Consent Judgment signed in November 2015 with thirty-nine state Attorneys General and the Attorney General of the District of Columbia, we are providing available information regarding cost, debt, time to complete, transferability of credit, and graduation and placement rates in a single page disclosure for *all* of our active programs nationwide.

We believe our institutions are the only institutions currently providing this information for every program in this clear and conspicuous manner. This means that you cannot compare this Fact Sheet to other schools or other programs unless and until other schools begin to provide the same information. We encourage you to ask the same questions and do research into this same data for any other school or program you are considering.

Of course, as with any data, this disclosure can only provide a **snapshot** of our graduates at a certain point in time within certain specified requirements and your individual experience may be different. We encourage you to review this data and ask any questions to your admissions or financial aid representatives!

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Time and Cost Estimates

Will it really take me the time disclosed to graduate?

The Facts You Should Know lists the length of time the program is *designed* to take for a student to move from class start to graduation, assuming continuous attendance on a full-time basis.

You attend on a full-time basis if you take at least 12-15 credit hours per quarter or semester for an undergraduate program or 6-9 credit hours per quarter or semester in a graduate program.

Some of the factors which may increase your time to complete the program from what is disclosed include, but are not limited to: changing programs, taking remedial courses, taking time off from coursework, taking a leave of absence, taking breaks from enrollment (like during the summer), attending part-time, registering for fewer credit hours, or unsuccessful attempts at course completion.

If you increase your time to complete, it likely will increase the overall cost of your education.

Transfer of Credits and Degrees

Why are you telling me about transferability of credits and degrees?

It is important that you understand that ***no one – other than the institution to which you are hoping to transfer credits or a degree*** – can tell you whether credits or a degree will be recognized.

The transferability of credits you earn at a school is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree, diploma, or certificate you earn in your educational program is also at the complete discretion of the institution to which you may seek to transfer. If some or all of the credits, degree, diploma, or certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that school. For this reason you should make certain that your attendance at this institution, or any institution, will meet your educational goals. This may include contacting a school to which you may seek to transfer after attending the institution to determine if your credits degree, diploma, or certificate will transfer.

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Success of Students who Enroll

How do you determine the completion rate?

It is the percentage of students who completed the program within 150% of the length of time the program is designed to take for a full-time continuous attending student.

Examples:

A typical 2 Year (24 months) Associate Degree:

This represents the number of graduates that completed the program in 3 years (36 months) for students who started the program between July 1, 2016 and June 30, 2017.

A typical 4 Year (48 months) Bachelor Degree:

This represents the number of graduates that completed the program in 6 years (72 months), for students who started the program between July 1, 2013 and June 30, 2014.

Every student is different, and students may or may not finish their program in 150% of the designated time for a variety of reasons. The goal of our institution is to see all students graduate, and we provide students with appropriate academic resources designed to support students from enrollment to graduation.

Is the "completion rate" the same thing as a "graduation rate"?

No. It would not be reasonable to compare the two rates because the calculations are different and vary by institution.

The Department of Education requires every institution of higher education that is authorized to accept federal financial aid to calculate a graduation rate. For our schools, those rates are available on the Student Consumer Information page; the rates are also published elsewhere by the Department of Education for our school and other schools.

The graduation rate required by the Department of Education is ***calculated for an entire location, not just a specific program***, and includes ***only first-time, full-time students who enrolled in the fall*** who completed the program within 150% of the designated length of the program.

The completion rate you see on the Facts You Should Know is ***calculated for each program, not just the location***, and includes the number of ***students who started the program with full-time or part-time status*** who completed the program within 150% of the designated length of time the program is designed to take for a full-time continuous attending student.

As you can see by the bolded sections, the completion rate calculation and the graduation rate calculation consider very different groups of students and, therefore, are not comparable.

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What does the word "default" mean when "percent of students default on their federal student loans" is calculated?

The definition of "default" comes from the Department of Education, and it only captures defaults on federal student loans. It does not include Perkins Loans or federal loans made to the parents of students. Put simply, a borrower defaults on their federal student loans when they do not make their monthly minimum payments for 360 consecutive days.

Every student is different, and while most students do not default, students who do so, default on their loans for a variety of reasons. Students potentially have options to reduce their payment amount or temporarily suspend payment if they are having difficulty making their payment, which, if needed, could help them avoid the serious consequences of defaulting on their loan. For any questions, please contact your financial aid advisor.

The default rates are presented in the Fact You Should Know by program at the location.

Outcomes for Students who Complete

What does "job placement rate" mean for me?

Job placement rate is calculated by considering graduates who completed their program in a particular reporting period. The rate is calculated by dividing the total number of placed graduates by the total number of graduates who were available for employment. Graduates who were unavailable for employment due to military duty, continuing education, death, incarceration, visa restrictions, a medical condition, or a disability are not included in the rate calculation. Graduates are considered placed if the employment is in their field of study or a related field of study, and if they are placed within six months of graduation.

Certain programs will not have a job placement rate listed on this disclosure out of privacy concerns for our graduates or if a job placement rate is not required to be tracked by a government entity or accreditor.

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What does "median debt" mean for me?

Median debt is calculated by considering the debt of on-time graduates who received Title IV funding (federal financial aid). We order each graduate for this period by the total amount of loans they borrowed. The median debt represents the amount borrowed at the midpoint of all of the graduates in the reporting period.

As an example:

Graduate A	Borrows	$ 9,000
Graduate B	Borrows	$10,000
Graduate C	Borrows	$20,000
Graduate D	Borrows	$40,000
Graduate E	Borrows	$45,000

Here, the median* debt is $20,000 since there are two students above $20,000 and two students below $20,000. As you can see from the example, a specific student is very likely to borrow above or below the median.

*Every student's experience is different. We use "median" rather than "average" or "mean" for debt because the median removes (as best it can) the impact of extreme data (that is, people with unusually low or unusually high debt). Rather, we believe that for these data points, median provides a more accurate picture of what a "typical" student experiences.